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ABSTRACT

This document contains three reports: (1) a report on women entrepreneurs in Ireland in English; (2) the same report in French; and (3) a synthesis report of 12 national reports and 4 related reports. The report on women entrepreneurs in Ireland includes an introduction, a description of the methodology, a summary of the main findings, two major sections, and four appendices. The first major section describes the survey of women entrepreneurs. The second major section describes organizations concerned with advice, funding, vocational training, and vocational training specifically for women. Appendix 1 lists 63 Irish women entrepreneurs. Appendix 2 lists 41 organizations. Appendix 3 describes the Industrial Training Authority Enterprise Unit's programs for women. Appendix 4 describes the Youth Self Employment Program. The synthesis report includes a preface, 10 chapters, and a 16-item bibliography. Chapter 1 introduces the report with comparisons across the 12 countries (Belgium, Denmark, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, Spain, and the United Kingdom) included in the study. Chapter 2 provides a perspective on the socioeconomic background and the place of women in society. Chapter 3 describes the organizations that participated in the study and the methodologies of the national studies. The trade sectors of the 12 countries are described in Chapter 4. Chapter 5 presents a profile of women entrepreneurs across the 12 countries. Chapter 6 describes the vocational training available. Chapter 7 identifies future trends. Chapter 8 provides an overview of the study, Chapter 9 identifies the conclusions, and Chapter 10 includes the recommendations. (CML)

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CEDEFOP Document

Equality of opportunity and vocational training
Creation and management of enterprises by women
The situation in Ireland (EN)

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European Centre for the Development of Vocational Training

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Equality of opportunity and vocational training
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Maureen Field, Annie May
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INTRODUCTION

In June 1986, AnCO agreed to undertake a survey on behalf of CEDEFOP into Equality of Opportunities and Vocational training Creation and Management of enterprises. The aim of the study was to identify vocational training needs in order to effect an improvement in training provision.

A study is being conducted on a Community-wide basis and the findings of the Irish experience presented in this report will form part of an overall Community report.

METHODOLOGY

The research design included two separate elements. The first was a study of women who had set up in business. The second was of organisations which provide advice or assistance to potential women entrepreneurs. Both surveys utilised separate postal questionnaires designed by CEDEFOP. The data was gathered between June and August 1986.

Questionnaires were sent to 40 organisations which were thought to offer services to women who were setting up businesses. 21 of these organisations returned completed questionnaires.

Questionnaires were also sent to 50 women entrepreneurs who had or intended to set up their own business. The names were selected from AnCO records of women who had taken part in 'Start Your Own Business' programmes during 1985. Eighteen completed questionnaires were returned.

The results of the survey of women entrepreneurs are outlined in Section 1 of this report. Section 2 contains the results of the survey of organisations. Within each section, the sequence adheres to the format of the questionnaire designed by CEDEFOP.

SUMMARY OF MAIN FINDINGS

Entrepreneurs

Most of the women entrepreneurs questioned were less than 2 years in business and almost half of them were engaged in service areas.

Most business start-ups were self financed. The main reason given for starting a business by most respondents was to earn more money or to earn a living wage.

The most useful aspect of the training received by women entrepreneurs was learning to manage finance.

Training was considered necessary for creation and management of an enterprise by two-thirds of the respondents. The AnCO 'Start Your Own Business' programme was considered the ideal type of course by half of those surveyed.

There were divergent views on the most appropriate course structure. Almost half favoured training specifically for women, while the other half felt that mixed courses were more beneficial.

Respondents were aged between 25 and 45, and over half had dependent children. All respondents had second level education and one-third had third level.

Organisations

AnCO - The Industrial Training Authority, the Office of the Minister of State for Womens Affairs and the Industrial Credit Corporation, the national development bank, were the three organisations which received most applications for assistance from women entrepreneurs.

The qualities and skills which were ranked highest by those surveyed in the quest for a successful enterprise were determination, marketing and to be entrepreneurial.

On AnCO-run 'Women into Enterprise' pilot programmes, 45% of participants had a business idea for the manufacturing sector and 52% for the Service/Retail sector.

26% of the participants on a Youth Self Employment Programme under the auspices of the YEA were women.

Half of the organisations which responded to the survey were involved in the promotion of economic development.

Only 3 of the organisations surveyed were involved in vocational training. They were AnCO, Udaras na Gaeltachta, a regional development agency and APSO, the agency for Personnel Service Overseas.

SECTION 1 - SURVEY OF WOMEN ENTREPRENEURS

Table 1 Length of Time Business in Operation

	N
Less than two years	8
Two years less than 3	4
Three years less than 4	-
Four years less than 5	1
No response	2
To be set up within year	3
	18

1.1. One-third of our respondents (6 of 18) had started a business less than two years ago. Three of them had plans to set-up an enterprise within the next year. One person was in business for over 4 years.

Trade Sector

Table 2 Main Products/Services of Businesses

	N
Commerce (selling baby clothes/ craft sales)	2
Craft Production	3
Industrial Production	2
Services	10
Agriculture/Food Production	-
Clothes/Textile	1
Other	-
	18

1.2. Over half (10 of 18) of the respondents were engaged in service areas. These ranged from teaching languages, word processing, and graphic design to managing an apartment block.

Industrial production dealt with the manufacture of soft toys and plastic signs.

The three businesses to be established within the next year are a retail clothes shop, the manufacture of flower pots and a dog training school.

Table 3 Legal Form of Business

	N
Co-operative	-
Sole Trader	16
Non Profit Making Association	-
Other (Partnerships)	2
	18

The majority of the respondents (16) were sole traders in their enterprises. The remaining two were involved in partnerships.

1.3 How Business was funded

Funding of businesses was self financed by most respondents (12). Two respondents received financial backing from an individual, three people received financial support from family and one person was self-financed assisted by a bank.

Table 4 - Type of Funding

	N*
Self financing	9
Self financed/bank assisted	1
Self financing/family financed	3
Financed from an individual	2
Funding available to all	1
Funding specifically for women	1

*(More than one choice indicated by some respondents).

1.4 Turnover

Respondents were asked what their turnover was for years 1984 and 1985, with a projection for 1986. Almost a quarter (5 of 18) answered this question and details are shown in Table 5. Of the remaining 13, 5 refused to reply while 6 said they had no income. A fear that returns would be made to the Revenue Commissioners, despite assurances of the confidentiality of the questionnaire, may explain the reluctance to disclose financial information. Three have not yet commenced business.

Table 5 Net Turnover for years 1984, 1985 with a forecast for 1986

IR £ Thousands

N	1984	1985	1986 (forecast)
1	-	15	30
1	5	23	30
1	-	1.5 (5 months)	6
1	7	16	20
1	-	-	6
5			

1.5 Personal Profile - age, family, nationality

Half of respondents (9 of 18) were in the 26 - 35 years of age category. Seven were aged 36 - 45 years, one was in 46-55 class with only one person under 25 years of age. The fact that the vast majority of those questioned were over 25 years old was influenced by the fact that 'Start Your Own Business' course is designed primarily for over 25 year olds.

Table 5 Age of Entrepreneurs

Age	N
18 - 25	1
26 - 35	9
36 - 45	7
46 - 55	1
	18

1.6 Family Situation

Of the 18 respondents 10 had dependent children. Nine of the 10 had 2 or more children as shown in Table 6.

Table 6 Respondents with dependent children

N	No. of children
1	1
4	2
3	3
1	4
1	5
10	27

All respondents were of Irish nationality.

1.7 Education

There was some confusion about this question. The Irish educational system is made up of three levels: primary, secondary and third level. All respondents underwent compulsory education up to 15 years of age including second level. Half (9 of 18) moved on to third level or higher education.

Table 7 Educational Levels

	N
Primary/Secondary	18
3rd level	
Technical	1
University	4
Other (Languages/Weaving/Ceramics Cooking)	4

1.8 Training after formal Education

Almost half of those interviewed (8 of 18) received training after the completion of their formal education, and prior to going on the AnCO 'Start Your Own Business Course'. Two undertook a 3 year nursing course, one received training in photography, two trained in secretarial skills, two received some training in marketing and public relations and one trained in communications.

1.9 Main Jobs held prior to starting business

All but two of our respondents had been in formal employment before starting an enterprise and almost half had more than 2 jobs. The following is a list of the principal types of work in which each person was engaged:

Table 8 Main areas of work prior to training

	N
Clerical Reception	2
Social Work	2
Management	1
Teaching	1
Sales	3
Craft/Dressmaking	2
Nursing	2
Cooking	2
Lorry/Bus Driver	1
Unemployed	2
	18

1.10 Motivation for Starting an Enterprise

A broad range of reasons motivated people to set up their own business but the main reasons were money-related. Twelve said they wanted to earn a living wage while nine said they wished to earn more money.

Table 9 Reasons for Starting Enterprise

	N*
To widen career horizon	2
To earn more money	9
To work in a different way	2
To realise an idea	2
To be my own boss	4
As an alternative to housework	1
To earn a living wage	12
As a challenge	2

*(More than one choice indicated by some respondents).

1.11 Reasons why action chosen

The main reasons why respondents decided on examining the option of starting their own enterprise were a break-up of working situation (7 of 18); a break-up of the family situation (4) and new financial opportunities offered in starting a business.

1.12 Whether respondents are advised, better informed in view of this

There was a great amount of confusion surrounding this question and as a result, the information gathered was of little value in the overall analysis.

1.13 Training for starting/managing enterprise

All respondents received training and again all respondents were trained by AnCO, the national industrial training authority on a 'Start Your Own Business' programme.

1.14 How respondents heard of course

Eight respondents said they heard of AnCO through personal contacts; five found out about it through advertisements and four heard of AnCO through National Manpower Service, the national agency with responsibility for job recruitment and placement.

1.15 Duration of Training

The majority (11 of 18) undertook full time training over 5 and 6 month programmes comprising a 35 hour week. Five took part in a shorter period of training, i.e. full-time over 4 months and one respondent underwent a longer training time of 14 months. This included specialised training in hand-weaving. The one remaining respondent trained on a part-time basis for 5 months.

1.16 Payment while training

The respondents were paid an allowance during their period of training.

1.17 Training Allowances

Under the AnCO training system, trainees receive a travel allowance if their homes are more than three miles from a training base. They also get a contribution towards their meals. If they live in excess of 30 miles from a training base they are eligible for an allowance of £32 per week towards their accommodation.

1.18 Useful Aspects of Training

Learning to manage finances was the most useful aspect of the course for over one-third of respondents (6 of 17). Book-keeping came top of the list for three entrepreneurs. Exchanging views and testing ideas was useful for some, with general management scoring high for others.

Table 10 Most useful aspects of Training

	N
Manage finances	6
Book-keeping	3
General management of enterprise	3
Time to explore ideas	1
Exchange ideas/test feasibility forum	3
Practicality	1
No response	1
	18

1.19 Training Expectations

An improved knowledge of business management, learning financial systems and knowing how to sell the product were the main expectations of the respondents before starting the course. Acquiring self confidence was an aspiration of almost one-third of the group (5 of 18).

Table 11 Training Expectations

	N*
Learning systems of financial help	8
Knowing where to find sources of information	5
Knowing how to sell product	7
Improving knowledge of business management	8
Acquiring greater confidence in self	5
Acquiring accounting skills	5
Learning how to negotiate	2
Reconcile work/private life (how to)	1

*(More than one choice indicated by some respondents)

1.20 How useful was training

A very positive response was received to the question on the function of training in the particular circumstances. Three found it indispensable, no respondents felt it was not useful. Almost half (eight of 18) thought it was necessary and six thought it was useful. One person did not reply to the question.

1.21 Timing of Training

There was unanimous response to the question on the timing of training where all respondents said it had come at a good time for them.

1.22 Why training was considered useful at this time

There was a very varied response to this question and the main replies are set out in Table 12 below:

Table 12 Reasons why timing of Training was appropriate

	No
Helped get started/planned strategy	5
Idea for change of direction	3
Help in testing feasibility of plan	4
Support for ongoing needs	1
Financial managment training	1
Cope with family unemployment	1
Regain confidence after marriage breakup	1
No response	2
	18

1.23 Effect of Training on Personal/Business Situation

From Table 13 it will be noted that training did not affect the family situation but was considered important on a personal individual basis. .

Table 13 Training Effect - Personal Situation

	Family	General
Very important	4	3
Important	5	13
Of little importance	9	1
Feeble	-	-

1.24 In Table 14 concerning Vocational 'know how' it will be seen that training was very important particularly to the spirit of enterprise.

Table 14 Training Effect - Vocational 'know how'

	Management	Profess Contacts	Sp. of Enterprise	Sales
Very Important	5	4	8	7
Important	7	5	8	6
Of little importance	5	5	1	3
Feeble	-	2	-	-

1.25 Other training needs

Almost half (8 of 18) surveyed did not identify a further training need at this time. Of the remainder, seven wanted further development in specialist areas related to their own area of expertise while two respondents wanted personal development. One is awaiting the setting up of business.

1.26 Problems while training

Most respondents (10 of 18) had no problems while training. Only three had child care problems which were not resolved. Two more had problems with travel arrangements. Yet another two had difficulties with extra work which they resolved by working in the evenings. One respondent had personal problems unconnected with the course.

1.27 Mixed Training

Sixteen enterpreneurs took part in a training programme for mixed applicants. Only two persons participated in a programme specifically for women. Up to late 1985, all programmes run by AnCO were mixed. Since then 25% of training programmes are operated specifically for women.

1.28 Courses for women v. mixed Training

As noted in the previous paragraph the majority of women took part in mixed courses. Strong differences in attitudes emerged with an almost even divergence as to whether specific training for women on mixed courses were better. Almost half those surveyed were positive in their attitudes towards training specifically for women while the other half felt that mixed courses would be more beneficial.

Table 15 Training Specifically for Women

	Positive	Negative*
Provides good way of reinforcing skills before dealing with more hostile envirament.	3	-
Should be developed by Govt. bodies	2	-
Are indispensable	4	-
Does not prepare for operating in mixed environment	-	8
Are no use	—	3
	9	11

*(More than one choice indicated by some respondents)

1.29 Particular Qualities for Entrepreneurship

Only two respondents felt that no special qualities were needed to become an entrepreneur. The rest (16 of 18) listed a range of qualities with determination and confidence most mentioned. Ambition and hard work were also rated highly.

Table No. 16 The Qualities of an Entrepreneur

	N*
Determination	8
Hard Work	5
Confidence	8
Independence	3
Ambition	6
Good idea	3

*(More than one choice indicated by some respondents).

1.30 Qualities/Skills/Conditions for Enterprises

Analysis concentrated on the most frequently listed responses in each section. The main categories were determination, marketing skills and to have entrepreneurial 'fibre'. Table 17 gives a more detailed breakdown of the replies.

Table 17 Qualities, Skills and Conditions

Qualities	N
Determination	8
Ambition	3
Confidence	2
Skills	
Marketing	8
Forward planning	3
Financial	2
Conditions	
To have entrepreneurial 'fibre'	6
To have an innovative idea	5
To have professional experience	3

1.31 Advice to friend starting business

A wide range of advice was offered to anyone who considered starting her own business. The most frequently mentioned piece of advice was 'Start, and work hard'. Other advice offered was to do similar training courses (Start Your Own Business), research and plan the idea well, start small and consider all possiblities including failure. Just one respondent offered the advice "Don't".

1.32 Ideal type of training programme

There was a divergence of views once again as to whether mixed training on a specific course for women would be more suitable. Nine respondents felt the 'Start Your Own Business' was the ideal course while four believed that a course with a focus on positive discrimination, run by women who had already started their own enterprises, would be of most benefit.

Table 18 Ideal Training Programme

	N
'Start Your Own Business' programme	9
Cater for women's needs/women tutors included.	4
Broad spectrum course	1
No ideal course; each case individual	4
	18

1.33 What is wanted from training

Response to this question was clear-cut. Ten considered marketing or how to sell their products as of first importance. Eight felt that improving their knowledge of business organisation was necessary and four believed that acquiring greater self-confidence was important. Other training needs mentioned were personal specialised requirements.

1.34 Training necessary to create/manage an enterprise

Of 18 respondents, 12 felt that training was necessary to the creation and management of an enterprise. One felt it depended on the individual; one did not know but she had not commenced business yet. There was no response to this question from 4 of those surveyed.

1.35 Origin of Questionnaire

All eighteen people who took part in the survey knew how the questionnaire originated as they were informed in the introductory letter which accompanied the questionnaire.

SECTION 2 - SURVEY OF ORGANISATIONS

A. CREATION AND MANAGEMENT OF ENTERPRISES

A.1 Nature and Activities of Organisations

Of the 21 organisations which completed the questionnaire, ten were involved in the promotion of economic development. The remaining agencies and activities covered a wide spectrum, details of which are outlined in Table 1.

Table 1 Professional Activities of Organisations	N
Promote economic development (national/regional basis).	10
Promote consult/training activities in state-sponsored bodies.	1
Free business consultancy for potential women entrepreneurs.	1
National training authority.	1
Training/employment agency for persons under 25 years.	1
Fund business enterprises.	1
Marketing assistance for companies (domestic market)	1
Develop exports.	1
Forum for business women.	1
Vocational Guidance/Work Assessment/Job Placement.	2
Represents interests of self-employed (e.g. farmers/ professionals).	1
	21

A.2 Principal involvement in creation/management of enterprise

14 organisations gave information/advice/guidance and of these 9 gave financial help as well. Details set out in table 2.

Table 2 Principal Involvement in Enterprise

	N
General framework of information/advice/guidance.	5
Financial help.	2
Vocational training.	1
Information, advice, guidance and financial help.	9
Information, advice, guidance/financial help/vocational training.	2
Not involved in assisting in managing/creating enterprises	1
No response	1
	21

A.3 Creators of Enterprises

Six of the eight organisations which cater for women entrepreneurs had less than 100 women applicants each in 1985. The bulk of applications were to three main organisations, the national development bank (20 - 30 women applicants), the national training agency (1018 women applicants) and under the auspices of the Office of the Minister of State for Women's Affairs (1836 women applicants).

Table 3 Applicants for Mixed and Women's Enterprises

No. of Applicants	Enterprises	Women's Enterprises
	N	N
Under 100	3	6
100 under 200	2	-
200 under 500	1	-
500 under 1000	2	
1000 under 3000	1	2

A.4 Sources of Funding

Three quarters (16 of 21) of the organisations surveyed received their finance assistance and backing through public funding. Three agencies were funded through their own resources. One combined its own resources with public funding and one other organisation depended on its own resources together with sponsorship.

Table 4 Funding of Organisations

	N
Own resources	3
Public funding	16
Own resources/public funding	1
Own resources/sponsorship	1
	21

A.5 Area of Activities

Most of the organisations surveyed (9 of 21) were involved in activities at a national level. Seven of the respondents operated at a county level while two covered regional areas. Another two agencies were active at regional, national and internatinal level. The remaining organisations activities covered national as well as international areas.

Table 5 Areas of Operation

	N
Regional	2
National	9
County	7
International/national/regional	2
National/international	1
	21

A.6 What is needed to create successful enterprise

There was quite a wide range of replies to the 3 part question on the qualities, skills and conditions necessary for success in an enterprise. The top five most frequently listed replies are set out in tabular form below, in order of importance.

Table 6 Most necessary Qualities, Skills and Conditions

Qualities

1. Determination
2. Confidence
3. Common Sense
4. Ambition
5. Creativity

Skills

1. Marketing
2. Forward Planning
3. Finance
4. Knowledge of production techniques
5. Personal Organisation

Conditions

1. To be entrepreneurial material
2. To have professional experience
3. To have a trade
4. To have an innovative idea
5. Vocational training/money

A.7 Activities of interest to women entrepreneurs

Only 7 of the 21 organisations said they had developed particular activities in relation to women's enterprises. The following is a list of the main activities:

Specialist Seminars for women's enterprises.
Meetings/training activities/discussions.
Consultancy/information/advice.
Nationwide campaigns for women in industry.
Crafts including knitwear.
Full/part-time evening courses in electronics.

A.8 Data on Women Entrepreneurs

Only 3 of 21 organisations replied in the affirmative to this question. They were a county development team, the YEA, the agency with responsibility for youth employment, and AnCO, the Industrial Training Authority.

From 'Women into Enterprise' pilot programmes run by AnCO, 48% of participants had a business idea for manufacturing sector and 52% for the Service/Retail sector.

26% of those who participated in a Youth Self Employment Programme under the auspices of the Youth Employment Agency were women. The figures refer to the year ending February 1985.

The information supplied by the county development team, while of interest was not broken down on male/female basis.

Documentation is appended.

A.9 Names of Respondents

Names, addresses and functions (where supplied) of organisations which responded are attached.

A.10 Results of Enquiry

Nineteen of 21 organisations indicated that they would like to be informed of the outcome of the enquiry. A list of all those surveyed is attached.

B. ORGANISATIONS CONCERNED WITH ADVICE AND VOCATIONAL TRAINING

B.1 Guidance for men and women as part of professional function

Seven of the 21 organisations did not reply to this section of the questionnaire as it was not applicable to their organisations.

Among the 14 which replied, 5 were involved in advising both women and men to create enterprises, one organisation advised women specifically and another organisation responded that it was not concerned with the creation of enterprises.

Table 7 Guidance for men and women

	N
Men/women wishing to create enterprises	5
Women wishing to create enterprises	1
Men/women and women/area of function	2
Men/women and area of function	2
Men/women and women	1
Men/women and women/national objectives	1
Not concerned with creation of enterprises	2
	14

B.2 Potential Creators of Employment

Nine of the 21 organisations replied to the first part of this question. Five of 9 indicated that financial assistance was the first requirement of potential creators of employment. Other requirements ranged from encouragement to planning.

Table 8 What potential employers seek first

	N*
Financial assistance	5
Advice/information	2
Encouragement	2
Help put ideas into action/planning	2

*(More than one choice indicated by some respondents).

B.3 Talents of Prospective Employers

Almost half of the organisation's (10 of 21) replied to this section of questionnaire. Skills, production techniques and ambition were some of the talents mentioned. A more comprehensive list is set out in Table 9.

Table 9 Principal Talents of Employers

	N*
Skills (Craft)	5
Ambition	2
Entrepreneurial initiative	2
Enthusiasm	2
Determination	2
Specialist knowledge	1
Production techniques	1
Organisation	1

*(More than one choice indicated by some respondents)

B.4 Principal Handicaps of Potential Employers

Once more, almost half of the repondents (10 of 21) replied to the third part of this question. Lack of financial expertise was mentioned in 7 of the 10 replies. Lack of marketing experience was listed as a handicap by 5 organisations. No experience of business management or skills was mentioned by 3 of those surveyed. A further listing is given hereunder.

Table 10 Principal Handicaps of Creators of Employment

	N*
Lack of financial expertise	7
Lack of marketing experience/skill	5
No confidence	1
No experience of planning	2
Lack of business management skills	3
Lack of general training	2
No tradition of entrepreneurial skills	1

*(More than one choice indicated by some respondents)

B.5 Conditions that encourage enterprise

This question produced a response only from a quarter (5 of 21) of those surveyed. With the exception of one organisation which said that no particular conditions had been identified, the replies were made up of a mixture of factors. Details are given in Table 11.

Table 11 Conditions Encouraging creation of own enterprise

	N*
Family circumstances/professional	1
Family circumstances/personal/economic	3
Personal/economic	2
Environment	1
No particular conditions	1

*(More than one choice indicated by some respondents)

B.6 Specific Organisations Recommended

Twelve of the 21 organisations surveyed replied to this question. One responded in the negative while eleven indicated that they directed women towards specific organisations. Of the eleven, one did not specify any particular agency. The most frequently mentioned are listed below:

Industrial Development Authority - IDA
AnCO - Industrial Training Authority - AnCO
Institute of Industrial Research and Standards - IIRS
Coras Trachtala - Export Board - CTT
Shannon Free Airport Development Co. - SFADCO
Irish Goods Council - IGC
Bord Failte - Tourist Board BF
National Manpower Service - NMS
Dept. of Women's Affairs - DWA

The two most frequently mentioned organisations were AnCO and the IDA, both mentioned 8 times.

C. FUNDING ORGANISATIONS

C.1 Women V men: Comparison of Qualifications

There were 10 replies (of 21) to this question, two thirds of which indicated that women were as good as men in the creation of enterprises. One third of the respondents thought that women were less good than men where ability in this area were concerned.

C.2 Loan Criteria for Starting Business

Eighteen of 21 organisations replied that this question did not apply, two did not respond and one agency gave the following information:

1. Equity of one third to half of total financial requirements.
2. Need to be satisfied with trading projections.
3. Need to be satisfied with
   - calibre of principals
   - market prospects for product
   - technical competence if applicable

C. 3. Specific Adaptations to Women's Requirements

Of the 21 organisations surveyed, just one - the national industrial development authority-responded positively to this question but no details were supplied.

Eleven organisations said they had not adapted specifically to women's need while ten organisations said the question did not apply.

D. ORGANISATIONS CONCERNED WITH VOCATIONAL TRAINING

D.1 Only 3 of the 21 organisations surveyed were concerned with vocational training. They were Udaras na Gaeltachta, a regional development agency, AnCO, the national Training Agency and APSO, the agency for Personnel Service Overseas. Table 11 lists the main types of vocational training.

Table 11

Organisation	Title of Programme	Sphere of Operation	Date of Creation
Udaras na Gaeltachta	Start Your Own Business.	Assist in Training Development	May 1985
AnCO	Start Your Own Business.	Training Course	1978
	Craft Development	Development of Project.	Continuous
AnCO	Self Employment as a Career.	Training Course	1982
AnCO	Women into Enterprise.	Training Course	1985
APSO	Third World Development projects (African countries)	Agriculture, Health care, teaching	1973-1986

D.2 How Organisations are Funded

All three organisations are funded by central government with EEC assistance in two cases. The Ministeries involved in funding are Depts. of Foreign Affairs, Labour and the Gaeltacht.

In one case only is training linked to a programme of local economic development.

D.3 Criteria for Selecting Suitable Applicants

Two of the three organisations involved in vocational training cited having a business idea and the skill to produce as one of the criterion used in selecting applicants suitable for training. Other criteria listed were:

- Have conducted some basic market research
- Be committed to becoming self-employed
- Professional standard
- Motivation to help
- Personal qualities e.g. leadership

D.4 Structure of Training

Training time is divided between the theoretical and practical with an emphasis on practical work. An example would be to address the business idea of a participant.

A typical AnCO course for entrepreneurs would include modules on personal development, market research, finance, marketing and the set-up phase of a business.

D.5 Type of Training Venue

A business or training centre was used by all three organisations. Equipment used included microcomputers, videos, overhead projectors, tapes, close circuit T.V. and in the case of craft training, trainees own equipment.

D.6 Specific Methods of Instruction

One of the three organisations which replied indicated that methods of instruction were determined completely by the type of project. The organisation involved with Third World development concentrated on cross cultural communications in the personal, professional and organisational sense. The remaining organisation used a mixture of tutorials, group discussions, one-to-one counselling and action-based project work.

D.7 Proportion of Mixed and Women Only Applicants

The response given by the 3 organisations differed slightly from the categories assigned in the questionnaire. In the Women Only category there was no breakdown between the under and over 25's in the reply from one agency. Overall, for under 25's the proportion ranged from 50% to 55% in the mixed category, and between 40% and 45% for women only training. In the over 25 age bracket the proportion ranged from 45% to 55% for mixed applicants and 40% to 45% for women only.

D.8 Employment Status of Applicants

All trainees applying for AnCO 'Start Your Own Business' programmes would be unemployed prior to training. The response from the other two agencies is set out in Table 13.

Table 13 Employed/Seeking Employment

	Mixed	Women Only
Wage Earners	50%	50%
	-	-
Wages threatened	-	-
Those seeking employment	50%	50%
	100%	100%

D.9 Proportion of trainees from varied vocational backgrounds

Once again this question did not apply to one of the three organisations which responded to this section of the questionnaire. The response from the remaining two organisations indicated that the Employees category was the only relevant one. In mixed applicants the proportion ranged between 70% and 100% and in Women Only the proportion was 100% in one instance with no response in this area from the other organisation.

There were no handicapped trainees or trainees from ethnic minorities.

D.10 Part Played by Women & Men in Training Programme

The reply from one of the three organisations which responded was that 75% of the trainees were women. Another organisation indicated that men and women played an equal part in recruitment, organisation, administration and instruction at all levels. The third reply stated that the tutors were mostly male in all areas including management guidance. An interesting comment was that this trend is changing, especially in 'Women into Enterprise' programmes.

D.11 Course Results

A testimony of attendance was the culmination of the course in the case of all three organisations.

D.12 Financial Support for Trainees

Two of the organisations surveyed funded all training with the exception of arrangements for child care. The remaining organisation indicated that its trainees contributed to the cost of materials, meals and accommodation, together with arranging for and funding child care.

D.13 Specific Support Agencies for Women

Two out of three organisations to which this section of questionnaire was applicable responded. Both organisations directed women towards specific agencies but did not name them. One agency said that all people on a particular course were directed to agencies which support their particular project, whether male or female. The other organisation remarked that in their experience, the level of attention and consideration shown to women is less supportive than to their male counterparts. Such agencies were also thought to be less receptive to small indigenous and home based ventures of the type in which a lot of women were involved.

D.14 Results of training for mixed/women only in proportionate terms

There was confusion about this question. Some organisations did not distinguish between Starting a Business and Finding employment connected with training received. The results for each of the three organisations are shown in Table 14.

Table 14 Outcome of Training

AnCO	Mixed	Women Only
Left before the end	10%	10%
Started a business	50%	75%
Found employment connected with training	10%	
Other (unplaced)	30%	15%
APSO		
Found employment connected with training received	100%	70%
Udaras Na Gaeltachta		
Started a business	70%	60%
Found employment disconnected with training	10%	-
Found employment connected with training received	20%	40%

E. VOCATIONAL TRAINING SPECIFICALLY FOR WOMEN

E.1 Just one organisation - AnCO - the Industrial Training Authority - replied to this section of the questionnaire. The topics and methods employed in their programmes emphasise 'know how' and Personal Development. 'Know how' includes marketing and finance while Personal Development covers assertiveness, creative thinking and time management. Course brochures are appended.

E.2 These courses lead up to a testimony of attendance

E.3 Skills/Aptitudes Emphasised on Courses

A list of the top five skills/aptitudes towards which trainees are directed on courses is given below in order of priority.

Enterprise/Industrial Management
Marketing
Personal Management
Forward Planning
Administrative Management/Finance

E.4 Time Structure of Courses

Courses are on a full-time, part-time or evening basis. The time is structured between theory and practice in the following manner:

Full-time: 8 weeks in-house; 12 weeks business set up.
Part-time: 10 weeks in-house, 10 weeks business set up.
Evening: 5 weeks/2 evenings per week business appraisal.

E.5. No special educational aids have been designed for either women training or tutors.

E.6 Training Venues

AnCO's own Enterprise Centre or External Consultants' training rooms are used as training premises. Equipment used includes flip charts, videos, overhead projectors, CCTVs, and microcomputers.

E.7 Structure of Courses

A balance between theory and practice is struck with emphasis on application of theory with a trainee centred approach.

E.8 Arrangements for Continuing Advice and Guidance

On-going support is provided by course tutors in the form of telephone calls, letters and meetings with individual trainees.

E.9 Proportion of 1985 trainees who dropped out/found employment

Among women who wished to create their own enterprises, 10% dropped out, 50% started a business and 10% found employment connected with training received.

E.10 Outside Educational Advice

Outside educational advice has been sought and received from a banker, insurance agents, solicitors, past course participants, partnerships and co-operatives.

E.11 Course Interest

There is a concerted interest in these training courses. This is manifested by word-of-mouth enquiries, work of other agencies, seminars, and the support and activities of office of Minister of State for Women's Affairs.

E.12 Training Strategies

A number of training strategies which have proved relevant were highlighted by AnCO. These include:

- the provision of part-time and evening courses
- provision for 'women only' programmes
- inclusion of special modules on problems that women in particular face when returning to work and in the work environment.

APPENDIX I

WOMEN ENTREPRENEURS

Ms Caroline Beamish, 52 Priory Lawn, Ballybeg, Waterford.
Ma Mary Bolger, 1 Blarney Park, Kimmage, Dublin 12.
Ms Marie Brennan, 39 Sallypark, Waterford.
Ms Helena Brooks, 2, College Green, Ennis, Co Clare.
Ms Maria Buckley, 1 Wesley Road, Rathgar, Dublin 6.
Ms Eilish Butler, Friars Hill, Wicklow.
Ms Terri Carrig 'Carmara' 39, High Meadows, Gouldavoher, Limerick.
Ms Anne Clarke, Glen Road, Knockarea, Sligo.
Ms Maura Collins, 29 Silversprings Court, Tivoli, Cork.
Ms Audrey Conlon, Knocknacree House, Knocknacree Road, Dalkey, Co Dublin.
Ms Bonnie Cotter, Glen Muire Cross, Douglas Road, Cork.
Ms Catherine Creswell, Rathcoursey, Midleton, Co Cork.
Ms Sheila Devane, Ballinahalla, Castleisland, Co Kerry.
Ms Kathleen Donohoe, Lower Keadue, Burtonport, Co Donegal.
Ms Paula Duffy, 28 Bayview Close, Killiney Hill Road, Co Dublin.
Ms Maire Therese Duggan, Possextown, Enfield, Co Meath.
Ms Muriel Dunne, Thornback Road, Keatingstown, Kilkenny.
Ms Anne Falvey, Barnanbrow, Midleton, Co Cork.
Ms Jacinta Fahey, 94 Spa Road, Tralee, Co Kerry.
Ms Aine Farrell, 13 Anglesea Street, Dublin 2.
Ms Anne Farrelly, Ivy House, O'Moore Street, Tullamore, Offaly.
Ms Patricia Flattery, Kilmucklin, Clara, Offaly.
Ms Sandra Flyn[illegible] Leperstown Cross, Dunmore East, Co Waterford.
Ms Anne F[illegible]oster Avenue, Blackrock, Co Dublin.
Ms Valerie Gentleman, Ballynultagh, Shillelagh, Co Wicklow.
Ms Mary Guckian, 21 Dangan Avenue, Kimmage Road West, Dublin 12.
Ms Ann Hannan, 118 Ayrfield Drive, Malahide Road, Dublin 13.
Ms Patricia Hannon, 70 Tullow Street, Carlow.
Ms Rosemary Harvey, 6 Chatham Court, Chatham Street, Dublin 2.
Ms Mary Higgins, 7 Glenbrook Park, Rathfarnham, Dublin 14.
Ms Fidelma Hurley, Currabeg, Skibbereen, Co. Cork.
Ms Marion Jackson, 115 Rialto Cottages, Rialto, Dublin 8.
Ms Ann Kenny, Roxboro, Ballysheedy, Co Limerick
Ms Sarah Kearney, 105 Monread Heights, Sallins Road, Naas, Co Kildare.
Ms Eleanor Kelly, 50 Seafield Road, Clontarf, Dublin 3.
Ms Aiseling Lambert, 8 Mowread Avenue, Ashgrove, Naas, Co Kildare.

Ms Margaret Lynch, 'The Willows', Williamstown, Kells, Co Meath.
Ms Catherine Lyons, White Lodge, Kilmurray, Thomastown, Co Kilkenny.
Mr Phyllis Madden, Cloonagh, Leopardstown Road, Foxrock, Dublin 18.
Ms Ann Mahon, 10 Shillelagh Grove, Tullow, Co Carlow.
Ms Penelope Mahon, 7 Sunbury Gardens, Santry, Dublin 9.
Ms Eileen Martin, 46 Mellows Avenue, Arklow, Co Wicklow.
Ms Roseleen Maxwell, 14 Malbutcher Park, Poppintree Estate, Ballymun, Dublin 11.
Ms Violet McCluskey, 38 Chafts Avenue, Malahide, Co Dublin.
Ms Catherine McDonald, 23 Coolgreany Park, Arklow, Co Wicklow.
Ms Suzanne McDonald, 5 Marian Crescent, Rathfarnham, Dublin 14.
Ms Myra McGowran, 18 Windmill Road, Crumlin, Dublin 12.
Ms Ethel McNeill, Gallowstown, Roscommon, Co Roscommon.
Ms Aiseling Noone Lamb, 26 Meadows Lane, Arklow, Co Wicklow.
Ms Maressa O'Brien, 36 Shielmartin Drive, Sutton, Dublin 13.
Ms Deirdre O'Callaghan, Dugort, Rochestown Rise, Rochestown Road, Cork.
Ms Margaret O'Connell, 7 Mount Prospect, Glasheen Road, Cork.
Ms Imelda O'Donoghue, Glenawilling, Ballymocoda, Co Cork.
Ms Amanda O'Shea, 'Ar Bhaile', Renard, Caherciveen, Co Kerry.
Ms Mary Owens, 78 Templeville Drive, Terenure, Dublin 6.
Ms Siobhan Plunkett, 64 Landscape Park, Churchtown, Dublin 14.
Ms Rachel Piggins, Furnace, Newport, Co Mayo.
Ms Lynne Reilly, 27 Forest Avenue, Kingswood, Clondalkin.
Ms Mary Ress, 1 Marion Villas, Arklow, Co Wicklow.
Ms Evelyn Roche, Tullibards, Bridgetown, Wexford.
Ms Elaine Skehan, 48 Green Lawns, Skerries, Co Dublin.
Ms Kathleen Sexton, Cove Lodge, Marine PDE, Sandycove, Co Dublin.
Ms Clare Sweeney, 1 Dun Emer Park, Dundrum, Dublin 14.

APPENDIX 2

ORGANISATIONS

Ms Patricia Byrne, SFADCO, Town Centre, Shannon, Co Clare.

Mr Terry Byrne, Sligo Co Council, Riverside, Sligo.

Ms B Cahalane, Federated Union of Employers, Baggot Bridge House, 84,86 Lr. Baggot Street, Dublin 2.

Mr Eddie Casey, NRB, 25 Clyde Road, Dublin 4.

Mr Arthur Coldrick, IPC, Shelbourne House, Shelbourne Road, Dublin

Mr Pat Connell, Guinness Workers Employment Fund Ltd, St Jame's Gate, Dublin 2.

Ms Mary Crowe, Industrial Credit Corporation, 32/34 Harcourt St.

Mr D J Crowley, IIRS, Ballymun Road, Dublin 9.

County Development Officer, County Council, Courthouse, Cavan.

County Development Officer, County Council, Courthouse, Ennis Co Clare.

County Development Officer, County Hall, Cork.

County Development Officer, County Council, County House, Lifford, Co Donegal.

County Development Officer, County Council, County Buildings, Prospect Hill, Galway.

County Development Officer, County Council, Courthouse, Carrick-on-Shannon, Co Leitrim.

County Development Officer, County Council, Longford.

Mr T Lynch, County Council, Courthouse, Roscommon, Co. Roscommon.

County Development Officer, County Council, Thomas Ashe Memorial Hall, Tralee.

County Development Officer, 82/83 O'Connell Street, Limerick.

Mr Michael de Hal, Udaras na Gaeltachta, Na Forbacha, Gaillimh.

Mr Neil Donnellan, YEA, 3/4 Upper Pembroke Street, Dublin 2.

Ms Rosemary Donnelly, IMI, Sandyford Road, Dublin 14.

Ms Mary Dorgan, Regional Manager, External Training, AnCO.

Ms Helen Doyle, Office of Minister of State for Women's Affairs, Government Buildings, Dublin 2.

Mr Bertie Foy, An Foras Forbartha, St Martin's House, Waterloo Road, Dublin 4.

Ms Helen Gallivan, Bord Failte Eireann, Baggot St. Bridge, Dublin 2.

Mr Pat Goggins, Irish Goods Council, Merrion Hall, Strand Road, Dublin 4.

Mr Aidan Golden, The Glen, Monaghan.

Mr Brendan Leahy, CERT, 7th/8th Floor, Lansdowne House, Dublin 4.

Mr R A Meaney, BIM, Crofton Road, Dun Laoghaire, Co. Dublin.

Mr Denis Murphy, Innovation Centre, Plassey Technological Pk Limerick

Mr Neil O'Donnellan, YEA, 3/4 Upper Pembroke St, Dublin 2.

Mr Tony O'Dwyer, APSO, 29 Lower Baggot Street, Dublin 2.

Mr Katie O'Sullivan, Food Technology Centre, Raheen, Limerick.

Ms Karen Rothwell, Coras Trachtala, Merrion Hall, Strand Road, Dublin 4.

The Secretary, Network, P.O. Box 1439, Shelbourne Road, Dublin 4.

Mr John Sheils, DEVCO, Kildress House, Pembroke Row, Dublin 2.

Mr John Smyth, Ellison Street, Castlebar, Co. Mayo.

Mr Frank Sutton, Crafts Council of Ireland, Thomas Prior House, Merrion Road, Dublin 4.

Mr Myles Tierney, Irish Federation of Self Employed, 21 Mespil Road, Dublin 4.

Mr Gerald Tyler, Kilkenny Design Workshops Ltd, Kilkenny.

Mr Seamus Walsh, IDA, Wilton Park House, Wilton Place, Dublin 2.

ENTERPRISE SECTION

AnCO – The Industrial Training Authority
Enterprise Unit

EVENING PROGRAMME

WOMEN INTO ENTERPRISE
5 weeks (2 evenings a week)

FOR: Women who are thinking of setting up their own business.

AIM: To assist participants to look objectively at the strengths, weaknesses and opportunities of their proposed business enterprise.

PROGRAMME CONTENT:

* Introduction to Entrepreneurship
* Personal Effectiveness
* Introduction to Marketing
* Market Research Activities
* Business Finance
* Financial Management
* Business Planning

Personal counselling is also a feature of this programme. Each course member will prepare and document an outline business plan supporting the commercial reality of the business.

PART-TIME ENTERPRISE

PROGRAMME - WOMEN
20 weeks - 9.30am to 12.30pm

FOR: Women who wish to start up their own small business. The design of the programme ensures that women with a good basic idea, but with personal circumstances that only permit them to attend a part-time programme, can take part.

AIM: To train and support course members on an action learning programme designed to develop a business idea into a viable enterprise.

PROGRAMME CONTENT:

* Personal Development
* Entrepreneurship
* Creative Thinking
* Financial Planning
* Sources of Finance
* Marketing
* Market Research
* Book-keeping
* Banking, Insurance
* Support Government Agencies

Each participant will prepare and document a business plan supporting the business reality of the business.

ALLOWANCES: Part-time Training and Travel Allowances are provided.

Have you a business idea?

Get into Training and be Fit for Business

SELF EMPLOYMENT

AnCO -The Industrial Training Authority

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III DESCRIPTION OF THE SCHEMES

YSEP

3.1 The YSEP scheme grew out of the need for the YEA to find a response to the large number of young persons approaching the Agency for assistance to start their own businesses. The YEA commissioned consultants to look into the feasibility of, amongst other things, a loan guarantee scheme. The consultants recommended a loan guarantee scheme with a maximum of £3,000. The Agency then approached the four main banks with the outline of the scheme that was subsequently adopted seeking their involvement. The BoI responded positively to the YEA's proposals.

3.2 The YSEP was introduced in September 1983. Under the scheme persons under the age of 25 who have been unemployed for at least 3 months may borrow up to £3,000 from the Bank of Ireland for a period up to three years, subject to normal interest rates. The loan is guaranteed as to 60% of the outstanding capital balance (but not unpaid interest) by the YEA. The remaining 40% is covered by the BoI which in turn, for its internal purposes, assigns 20% to the branch which issued the loan. The remaining 20% is assigned to the Bank's Head Office. Any other form of guarantee is not permitted. The loan must be used for the purpose of starting a business and the BoI must be satisfied that the project is viable. The applicant must not draw unemployment benefit or assistance during the period of the loan.

3.3 The obligations of both parties with respect to the scheme is enshrined in a legal agreement between the Agency and the Bank which was signed in September 22nd 1983. The scheme was implemented from October 1st 1983. The first publicity concerning the scheme appeared on December 19th 1983. It was at first intended to be operated on a "pilot" basis, but in March 1984, the Bank commenced giving large scale publicity to the scheme. At this point the Bank allocated £1 million for the scheme. By September this was used up and a further £.5 million was allocated.

3.4 The scheme is administered through the branches of the BoI where it is handled by officials as part of their normal work load. In addition to the branches of the BoI, the NMS and AnCO offices are also familiar with the scheme and in a position to advise job seekers and trainees about the facility. There was some advertising of the scheme by the Bank and explanatory material and posters have been distributed. In recent months however, such material has not been in evidence and it has been some time since the Bank advertised the scheme.

3.5 Participation in the YSEP and details of the participants, drawn from the computerised file, are shown in Appendix B fact for each month of the scheme from October 1983 to February 1985 which is the latest date for which the consultants have information. The material is summarised in Tables 10 to 12 and Figures 1 and 2. As of the end of February 1985, a total of 696 persons were involved in YSEP loans. (It is understood, however, that about 80 new loans have been advanced between the end of February and the end of June.) As a number of loans were advanced to groups of two or three, the number of loans is somewhat less - 663 by the end of February. On the other hand, the number of individual projects is less again since a number of borrowers pooled their loans in joint projects. As of the end of February the total number of individual projects was 614.

3.6 The total value of loans outstanding was £1.7 million approximately and the average loan advanced was £2,500. In fact the majority of participants borrowed the full amount of £3,000 for the full three years.

3.7 The rate of take up of the YSEP is shown in Figure 1 to have varied from month to month. In the first six or seven months the average was around the 30 mark, but this moved up to around 50. There was no sign of a dropping off in the rate of entry in the period under review. However, allowing for the new loans since the end of February, it would seem that the monthly rate of entry to the scheme has dropped to about 20. It should be noted, however, that there is some uncertainty about the date of issue of many of the loans so that allocation of a number of loans to months is somewhat arbitrary.

Table 10 Youth Self Employment Programme: Analysis
(As of end February 1985)

	Numbers	%
Total number participants	696	100.0
Total number of loans	663	
Total number of projects	614	
Total value of loans (£'000s)	1,666	
Number married	87	12.5
Average number of children	.4	
Females amongst participants	180	25.9
Number on Unemployment Benefit	235	33.8
Number on Unemployment Assistance	138	19.8
Number reporting Bank Accounts	287	41.2

Table 11 Sectoral Analysis of YSEP Participants

	Numbers	%
Number in Manufacturing	148	21.3
Agriculture	16	2.3
Services	477	68.5
Construction	20	2.9
Catering	34	4.9
Fishing	1	0.1
	696	100.0

Table 12 Locational Analysis of YSEP Participants

Location of Participants	Numbers	%
Dublin City	163	23.7
Dublin County	39	5.7
Rest of Eastern Region	51	7.4
Eastern Region	253	36.8
South East(1)	76	11.1
South West	92	13.4
Mid West(2)	35	5.1
West	65	9.5
North West	21	3.1
Donegal	22	3.2
North East	66	9.6
Midlands	58	8.4
	688	100.0

(1) Including all of Co. Tipperary
(2) Excluding Tipperary, N.R.

Figure 1

Youth Self Employment Programme

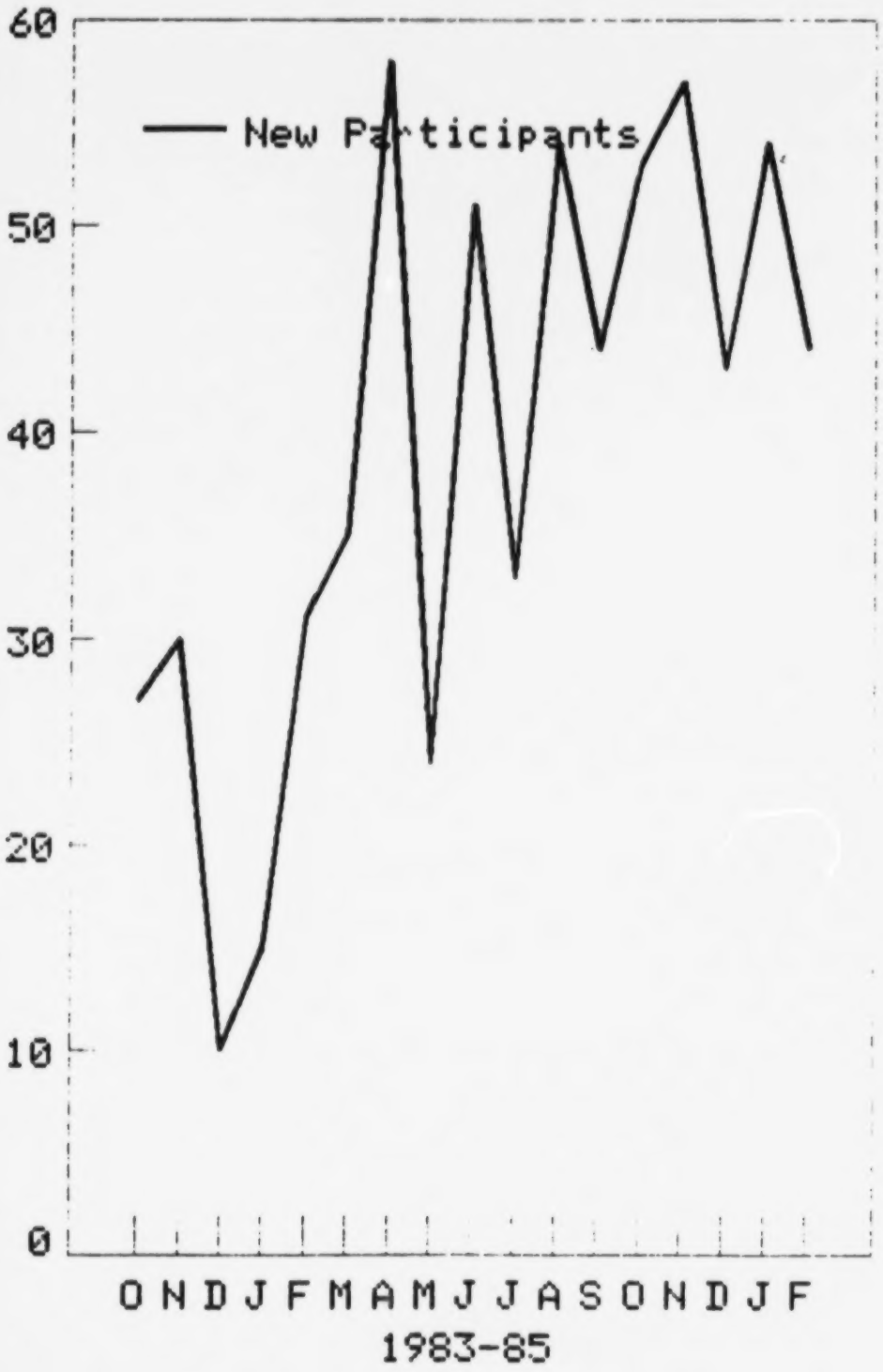
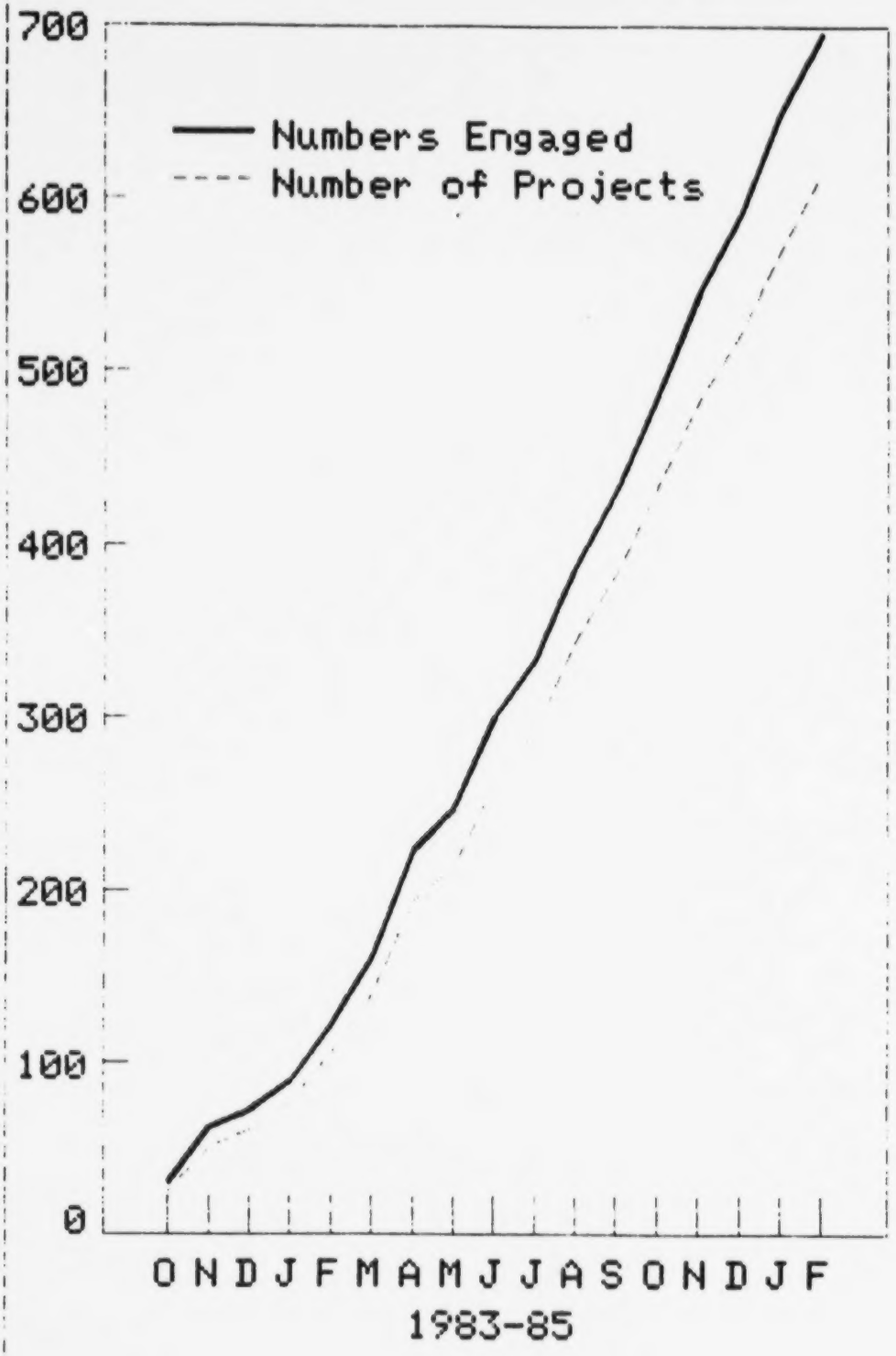


Figure 2

Youth Self Employment Programme



3.10 The NMS offices throughout the country are fully briefed on the details of the scheme and posters and explanatory material are prominently displayed in these offices. Likewise, publicity material is displayed in Labour Exchanges. AnCO centers and personnel are also familiar with the scheme. There has also been some formal advertising in the media. Finally, BoI officials are conversant with the EAS and indeed in some cases arrangements have been made for the payment of the allowance to the accounts of persons who have availed of the YSEP.

3.11 The profile of participants in the EAS scheme is shown in Tables 13 to 16. As of the end of June a total of 5,706 persons were on the scheme. In addition, 646 had dropped out by that time and 1,933 had terminated because of exhaustion of their entitlements. In all, by the end of June, a total of 8,276 persons were on, or had been on the EAS. As Figure 3 and Table 17 show, the rate of take up of the scheme was modest at first, but picked up to about 500 per month which is the present rate. On the basis of entrants, twelve months previously, it would seem that the total number on the scheme at any one time is likely to remain constant at about 5,700 or so.

3.12 The geographical distribution of participants in the scheme is also broadly similar to the distribution of unemployment although it would seem to be somewhat below the average participation in three western regions (Mid West, West and North West) (see Table 16). Participation in Dublin is also below the incidence of unemployment in that region. However, these differences are not significant having regard to the somewhat different geographical definitions employed for the administration of the EAS and for the recording of unemployment.

3.13 The age categorisation used for the EAS is also different to that used for unemployment statistics so there is little to be gained from comparing the age structures of the two populations. However, a comparison is possible for the under 25 age group. Amongst the unemployed, 29.7% were in this age group as of April last compared with 25.1% in the EAS as of June.

3.14 Some comparison between the two groups is also possible on the basis of duration of unemployment. (See Table 18) As of last April, 170,777 persons were unemployed for longer than 13 weeks. Of these, over half (55.3%) were unemployed for over one year. The proportion for EAS participants was 30.1%.

SUMMARY

Terms of Reference

(a) The object of the study is to evaluate the employment effects of the Enterprise Allowance Scheme and the Youth Self Employment Programme, and their costs to the Exchequer, and to make recommendations about how their effectiveness can be improved.

Methodology

(b) The approach to the study involved interviews with a total of 99 participants in the schemes and a postal questionnaire which was distributed to 954 persons, yielding a total of 414 usable replies.

(c) There were some difficulties in contacting YSEP participants. Only a small number turned up for interview and there were few YSEP participants amongst the questionnaire respondents.

(d) Examination of the questionnaire replies indicates that the composition of the respondents in terms of age, geographical dsitribution, sector of activity etc, were broadly similar to that of the EAS population as a whole.

Participation

(e) Participation in the schemes rose rapidly in 1984 after an initial period of two or three months. As of the end of June 1985, 8,276 persons were on the EAS or had been on it. The number of participants in the YSEP as of end February 1985 (the latest period for which the consultants had data) was 696.

Administration

(f) The YSEP is administered through the branches of the Bank of Ireland. A number of minor, but unavoidable, problems appear to have arisen in the administration of the scheme because of failure of BoI officials to complete all the required particulars about persons whom they admitted to the scheme.

(g) The EAS is administered by placement officers of the National Manpower Service. Some problems have arisen with the administration of this scheme arising out of communication difficulties between the Department of Social Welfare's Central Records, Employment Exchanges, the NMS and the Department of Labour.

(h) These problems have led to a number of overpayments and to delays in grant ng lump sum payments.

(i) A computerisation programme, which was commenced on the EAS some months ago, has been suspended due to manpower shortages.

Economic Impact

(j) In estimating the economic benefits of the schemes, allowance has to be made for the possibility that some participants would have started their own businesses without the aid of the schemes, for the possibility that some participants will simply displace other, already employed people, and for the possibility that some businesses will fail.

(k) These factors are termed, respectively, the "deadweight", "displacement" and "viability" effects.

(l) In the case of the EAS, deadweight is reckoned to be in the region of 33% of all entrants, displacement at around 70% and viability at about 67%. Combining these together, and assuming that the probability of each effect is independent of the others, yields a net job creation of 13%. That is, 13% of the businesses started by participants in the EAS would not have started without the aid of the scheme, will not displace other jobs, and will prove viable in the long run.

(m) Allowing for the fact that each business employs an average of 1.5 persons, this means that about 20 permanent jobs are created as a result of the scheme for every 100 persons who enter it.

(n) In the case of the YSEP, similar calculations point to net employment creation of 30 for every 100 participants. Compared with the EAS, the YSEP has a lower deadweight effect, a lower displacement effect, but a much lower viability rate.

Finance

(q) Finance is a major problem with most participants although many unemployed show a surprisingly high capacity to find investible funds either from their own resources or from borrowing. There is some evidence that the YSEP could be a fairly significant source of finance for EAS participants as a whole.

Training

(r) Participation in training courses for starting or managing small businesses was common amongst questionnaire respondents. But this does not accord with the evidence from the interviews. In general there appears to be a need for more training to be available to, and availed of by, EAS and YSEP participants.

Advice

(s) Lack of a source of advice on business problems was a frequentrly cited problem by both questionnaire respondents and interviewees. The consultants conclude from this and other evidence that the absence of any source of business advice to the self employed is a major problem.

Dual Utilisation

(t) There are some problems in identifying the extent of dual utilisation of the scheme. As of September 1984 about 433 persons were on the YSEP and they should have been eligible for the EAS. Yet from the questionnaire evidence, very few EAS participants were on the YSEP.

Recommendation: Finance

(u) There is a need for a source of finance for capital purposes for persons starting their own businesses. The financial barriers to entry are particularly severe for young persons, but older unemployed people also face problems. Therefore there is a case for continuing the YSEP. However, the high prospective level of failures which the consultants project for the scheme suggests that the number who can use the scheme is probably not much more than about one hundred per annum.

(v) On the other hand the consultants are not so certain about the value of the EAS lump sums as a source of finance. There probably is a high rate of failure amongst capitalisations. If it is considered desirable to provide finance for this group it should be through some sort of loan gurantee scheme similar to the YSEP. Failing that the capitalisation facility should be continued, but as in the case of the YSEP, the consultants think that the numbers approved should be reduced.

(w) Recommendations: Economic Impact

Consideration should be given to extending the period of participation on the EAS to eighteen months for businesses which appear to have a good chance of survival but which need more time.

(x) In general however, the consultants do not recommend explicit discrimination amongst EAS participants in an effort to improve the deadweight and displacement factors. The basic reason is that the schemes are seen by the consultants as methods of reducing barriers to entry rather than as schemes which confer unfair advantages.

Recommendations: Administration

(y) Administration of the YSEP should be tightened up by permitting banks to seek personal guarentees or securities for up to one third of the value of the loan. The YEA could then guarentee half of the remainder. This would provide an incentive to borrowers to act prudently. YSEP participants should also be involved in the EAS.

(z) Computeristion of the EAS ought to continue, and there should be improved communications between the Departments of Labour and Social Welfare about the status of participants on the EAS.

(aa) The back log of applications for EAS lump sums should be reduced or, if that is not possible, the facility itself ought to be abolished.

(ab) Lump sums should be granted to EAS participants only after a thorough examination indicates that the funds are required for capital purposes

(ac) Monitoring of the EAS and the YSEP schemes ought to be instituted on a regular basis with post completion questionnaires for EAS participants and regular checks with the Department of Social Welfare to determine that EAS and YSEP participants are not claiming unemployment payments.

Recommendations: Training and Advice

(ad) Every effort should be made to ensure that courses in business management are provided for persons entering the EAS or the YSEP.

(ae) Efforts should be made through AnCo or the YEA (in the case of those under the age of 25) to provide a business advisory service for the self employed.

Conclusion

5.22 Combining these different factors together is beyond the capacity of the database as probabilities of deadweight, viability and displacement have not been identified for each entry in the questionnaire. However, broad indicators of magnitude of the net employment creation effect from the response can be derived on the basis of certain simplifying assumptions. Assuming that the probabilities that any participant is deadweight, displacement, or viable are independent of each other, then the net employment creating effort of the scheme is:

$$(1 - d)\ (1 - p)\ V = .13$$

Where d = is deadweight effect = .33 approx
p = is displacement effect = .70 approx
V = is viability = .67 approx

5.23 These calculations take no account of the fact that a significant number of participants have employees. In fact the 414 respondents to the questionnaire employed a total of 200 other persons. Some of these are, no doubt, part time employees. However, erring somewhat on the generous side, the net employment creation factor can be increased by 1.5 leaving it at about 2.0.

5.24 The overall conclusion from this analysis is that only a very small proportion of the total who enter the EAS actually contribute to the sum total of jobs in the economy. The figures given in the preceding analysis suggest something less than 15%. These figures should not be unduly surprising. It cannot reasonably be expected that relatively unskilled workers, working on their own, and mainly in service industries, could create many new jobs.

YSEP

Deadweight

5.25 The net employment effect of the YSEP is more difficult to judge than that of the EAS because of the paucity of information on YSEP participants and the fact that few, if any, YSEP participants have reached the term of their loans. Question 5.9 (Could you have borrowed money without the assistance of the YSEP?) and question 5.10 (What would you be doing now if you had not got a YSEP loan?) attempt to address the question of deadweight. The answers are shown in Table 21 and Table 31. From these tables it would seem that the scheme was successful; only 11% felt that they could have borrowed the required funds as easily without the scheme. From Table 31 it would also seem that few people (5 out of 29) who participated in the scheme could have started their own businesses without the YSEP.

5.26 In the case of the YSEP (as opposed to the EAS) information has been obtained from people who could have participated in the scheme but who did not. Among the questionnaire responses there were 55 persons under the age of 26 who, for one reason or another did not borrow money under the YSEP. Combining the total respondents to this question and question 5.10 it would seem that there were 84 persons altogether who could have borrowed under the YSEP and only 29, or 35% of the total, felt it necessary to do so. Amongst the interviewees, likewise, there were 46 persons under the age of 26 and 18 (or 39%) of those managed to start their own businesses without the YSEP. However, very few of those who didn't join the scheme needed to borrow money at all. Thus it might be concluded that while borrowing is not essential to the majority of persons starting their own businesses, for those who do, the YSEP is very helpful. We would conclude that the deadweight effect of the YSEP is much smaller than in the case of the EAS - say about 20%.

Viability

5.27 From the interviews, we would be inclined to conclude that the viability of the YSEP businesses was quite high. Over half of those asked (Question 5.11 - What are the chances you will be able to repay the YSEP loan?) stated that they could repay the loan (see Table 32). The proportion giving the same reply amongst the interviewees was similar. These responses would therefore indicate a viability rate of about 50%.

5.28 In addition to the questionnaire and interview data, use can also be made of the default experience of the YSEP loans to date in determining viability. Of 663 loans issued up to last February, 105 (or 15.8%) had been presented to the YEA by the BoI on foot of claims under the guarantee. At first sight this cannot be taken as the ultimate failure rate since few of the loans are even half way through their term.

5.29 On the other hand, as Table 33 shows, of the loans issued in the fourth quarter of 1983 (i.e. the first loans issued) all of those that did fail, failed before the end of the first quarter of 1985. Likewise, the vast majority of the loans issued in the first quarter of 1984 which did fail, failed before the end of the first quarter of 1985. The inference from this (admittedly rather limited) data, would seem to suggest that most failures occur within the first 12-15 months. Accordingly Table 33 shows, in the case of the first loans issued, that the "ultimate" failure rate was 31%.

5.30 However, the impression which we have from our interviews with the BoI is that the failure rate will eventually be higher than 31%. Despite the evidence from Table 34, we are inclined to think that many failures are still in the pipeline. In our Interim Report, we put the eventual failure rate at 50% - a figure in line with the questionnaire and interview results. We are inclined to stick to that. A more definite "fix" on this figure could be obtained, however, by a quick survey of some or all of the BoI branches, asking officials to state the number of YSEP loans issued so far which they thought would eventually default.

Table 31
Question 5.10 - Alternatives to YSEP
What would you be doing now if you had not got a YSEP loan?

1.	Unemployed	5
2.	Doing same thing as now	5
3.	Doing the same thing as now but on a smaller scale	6
4.	Working for someone else	6
5.	Working for myself in a new business	1
6.	In education / training	0
7.	Emigrated	5
8.	Other	0
9.	Don't know	1
		29

Table 32
Question 5.11 - YSEP Chance of Success
What are chances you will be able to repay YSEP loan?

Good	12
"50/50"	11
Bad	1
	24

Table 33
Failure Rate of YSEP Loans

Date of Issue		Failures	Entries	Failure Rate %
1983	4	21	67	31.3
	1	17	81	21.0
	2	29	133	21.8
	3	29	131	22.1
	4	7	153	4.6
1985	1	2	98	2.0
	2			
Total		105	663	15.8

Table 34
YSEP Failures by Date of Issue

Date of Issue			Date of Failures						
			1983	1984				1985	
		Failed	Q4	Q1	Q2	Q3	Q4	Q1	Q2
1983	4	21	0	0	1	6	4	10	0
1984	1	17	-	0	0	0	2	13	2
	2	29	-	-	0	1	7	9	12
	3	29	-	-	-	1	4	13	11
	4	7	-	-	-	-	0	2	5
1985	1	2	-	-	-	-	-	-	2
	2								
		105	0	0	1	8	17	47	32

Displacement

5.31 The displacement effect is lower amongst YSEP participants because they have a higher concentration in the manufacturing sector than EAS participants. Of the 29 persons who were interviewed and were on the YSEP, 15 were deemed likely to displace someone. On that basis, we would conclude that the displacement rate amongst YSEP participants was around the 50% mark.

Conclusion

5.32 The net employment effect of the YSEP after taking account of the deadweight, viability and displacement effects, and on the assumption that the probabilities of each are independent, works out at 20%.

FR

EGALITE DES CHANCES ET FORMATION PROFESSIONNELLE

CREATION ET GESTION D'ENTREPRISES

- Irlande -

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Research & Planning
AnCO
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INTRODUCTION

En juin 1986, l'Agence pour la formation industrielle de l'Irlande, l'AnCO, a accepté d'effectuer pour le CEDEFOP une étude sur le thème "Egalité des chances et formation professionnelle - Création et gestion d'entreprises". L'objectif de ce travail était de diagnostiquer les besoins en matière de formation professionnelle, afin d'améliorer l'offre dans ce domaine.

Les résultats seront incorporés au rapport général sur l'étude conduite sur ce thème dans tous les Etats membres de la Communauté européenne.

METHODE

Les travaux de recherche se subdivisent en deux volets. Le premier porte sur les femmes qui ont déjà monté une affaire, et le deuxième sur les organismes qui ont pour rôle de conseiller ou d'aider celles qui envisagent de le faire. Pour chacune de ces deux enquêtes, qui ont été effectuées par voie postale entre le mois de juin et le mois d'août 1986, nous avons utilisé des questionnaires distincts, qui avaient été mis au point par le CEDEFOP.

Un questionnaire a été envoyé à quarante organisations censées proposer leurs services aux femmes désireuses de devenir leur propre chef. Vingt-et-une ont répondu.

Un autre questionnaire a été remis à cinquante femmes ayant déjà créé une entreprise ou sur le point de le faire, qui avaient été choisies dans les listes des participantes à l'opération "Start Your Own Business" (créer sa propre entreprise) de l'AnCO en 1985. Dix-huit ont répondu aux questions.

Les résultats de l'enquête sur les femmes chefs d'entreprise font l'objet de la section 1 de ce rapport, et ceux de l'enquête sur les organisations figurent dans la section 2. Le plan suivi correspond à celui des questionnaires du CEDEFOP.

RECAPITULATION DES PRINCIPALES CONCLUSIONS DE L'ENQUETE

Chefs d'entreprise
La plupart des femmes interrogées ont monté leur affaire il y a moins de deux ans. Près de la moitié exercent une activité de service.

La plupart encore ont financé le lancement de leur entreprise par leurs propres moyens. La majorité indique avoir décidé de monter une affaire pour gagner sa vie ou pour gagner davantage.

L'apprentissage de la gestion financière a été l'élément le plus utile de la formation reçue.

Les deux tiers des femmes concernées par l'étude estiment qu'une formation est nécessaire pour pouvoir créer et diriger une entreprise. La moitié pensent que les actions "Start Your Own Business" de l'AnCO représentent le genre de préparation idéal de ce point de vue.

Les avis sont partagés quant à l'organisation de la formation. Près de 50 pour cent préconisent des actions spécifiques pour les femmes, et les autres jugent les stages mixtes plus profitables.

Les femmes touchées par l'enquête ont entre 25 et 45 ans; plus de la moitié ont des enfants à charge. Toutes celles qui ont répondu au questionnaire ont suivi une formation secondaire, et un tiers a fait des études supérieures.

Organisations

Pour obtenir une aide, les femmes chefs d'entreprise s'adressent surtout à trois institutions: à l'AnCO - l'Agence pour la formation industrielle de l'Irlande -, au bureau du ministre adjoint à la Condition féminine, et à la banque nationale de développement, l'Industrial Credit Corporation.

D'après les organisations touchées par l'enquête, les qualités et les savoir-faire les plus importants pour réussir la création d'une entreprise sont la détermination, une bonne formation commerciale et l'esprit d'entreprise.

Quarante-cinq pour cent des participantes aux actions pilotes "Women into Enterprise" (des femmes chefs d'entreprise) animées par l'AnCO envisageaient une activité de production, et 52 pour cent songeaient à se lancer dans le commerce de détail ou une entreprise de services.

Vingt-six pour cent des bénéficiaires des actions conduites sous les auspices de l'Agence pour l'emploi des jeunes (YEA) dans le but de favoriser la création d'entreprises par des jeunes sont des jeunes filles.

La moitié des organisations ayant répondu au questionnaire ont pour activité la promotion du développement économique.

Trois seulement des organisations interrogées ont une activité de formation. Il s'agit de l'AnCO, de l'Udaras na Gaeltachta, un organisme de développement régional, et l'APSO, une agence de recrutement de coopérants.

SECTION 1 - ENQUETE SUR LES FEMMES CHEFS D'ENTREPRISE

IDENTIFICATION DES ENTREPRISES

Tableau 1 - Age des entreprises

	Nombre de réponses
Moins de 2 ans	8
Moins de 3 ans	4
Moins de 4 ans	-
Moins de 5 ans	1
Pas de réponse	2
Création prévue dans l'année	3
	18

1.1 Un tiers des femmes ayant répondu (6 sur 18) a créé son entreprise il y a moins de 2 ans. Trois envisagaient de le faire dans l'année à venir; une seule travaillait déjà à son compte depuis plus de 4 ans.

Secteur d'activité

Tableau 2 - Secteurs d'activité choisis

	Nombre de réponses
Commerce (magasin de vêtements d'enfants/ d'objets artisanaux)	2
Fabrication artisanale	3
Production industrielle	2
Services	10
Agriculture/alimentation	-
Vêtements/textile	1
Divers	-
	18

1.2 Plus de la moitié (10 sur 18) des femmes consultées travaillent donc dans les services: par exemple, enseignement des langues, traitement de textes, conception graphique, gestion immobilière.

Quant aux entreprises de production industrielle, l'une fabrique des jouets en peluche et l'autre des panonceaux en plastique.

Les trois entreprises qui doivent être créées dans l'année à venir sont un magasin de vêtements, une

unité de fabrication de pots à fleurs et un centre de dressage de chiens.

Tableau 3 - Statut juridique des entreprises

	Nombre de réponses
Coopérative	-
Entreprise individuelle	16
Association à but non lucratif	-
Divers (sociétés en nom collectif)	2
	18

La majorité des femmes ayant répondu (16) sont seules à la tête de leur entreprise. Les deux autres sont associées de sociétés en nom collectif.

1.3 Financement des entreprises

La plupart des femmes (12) indiquent qu'elles ont financé leur projet par leurs propres moyens. Deux ont été aidées par un particulier, trois ont reçu de l'argent de leur famille et une a monté son affaire avec un apport personnel et l'aide d'une banque.

Tableau 4 - Financement

	Nombre de réponses*
Apport personnel	9
Apport personnel + aide d'une banque	1
Apport personnel + aide de la famille	3
Bailleur de fonds	2
Ressources accessibles à tous	1
Ressources destinées aux femmes	1

* (Quelques femmes ont donné plus d'une réponse).

1.4 Chiffre d'affaires

Il a été demandé aux personnes interrogées d'indiquer leur chiffre d'affaires de 1984 et 1985, et de donner leurs prévisions pour 1986. Près d'un quart (5 sur 18) ont répondu à cette question, dont le détail fait l'objet du tableau 5. Sur les treize autres, cinq ont refusé de répondre, et six ont dit qu'elles n'avaient pas de revenus. Sans doute craignaient-elles que le fisc soit averti, bien qu'on leur ait assuré que les réponses resteraient strictement confidentielles. Trois femmes n'ont pas encore démarré leur activité.

Tableau 5 - Chiffre d'affaires net pour 1984 et 1985, et prévisions pour 1986

Milliers d'IRL

Nbre de réponses	1984	1985	1986 (prévision)
1	-	15	30
1	5	23	30
1	-	1,5 (5 mois)	6
1	7	16	20
1	-	-	6
5			

1.5 Profil des personnes interrogées - Age, famille, nationalité

La moitié (9 sur 18) se situent dans la tranche d'âge de 26 à 35 ans, sept dans celle de 36 à 45 ans, une seule dans celle de 46 à 55 ans, et une seule également a moins de 25 ans. Si la majorité des femmes interrogées a plus de 25 ans, c'est en grande partie parce que l'action "Start Your Own Business" s'adresse surtout aux personnes plus âgées.

Tableau 6 - Age des femmes concernées

	Nombre de réponses
18 - 25 ans	1
26 - 35 ans	9
36 - 45 ans	7
46 - 55 ans	1
	18

1.6 Situation de famille

Dix femmes sur les 18 qui ont répondu ont des enfants à charge. Comme le montre le tableau 7, neuf sur dix ont 2 enfants et plus.

Tableau 7 - Nombre d'enfants à charge

Nombre de réponses	Nombre d'enfants
1	1
4	2
3	3
1	4
1	5
10	27

Toutes sont de nationalité irlandaise.

1.7 Niveau éducatif

Cette question a été parfois mal comprise. Pour

information, le système éducatif irlandais comprend trois niveaux: le primaire, le secondaire et l'enseignement supérieur et post-scolaire. Toutes les femmes ont répondu qu'elles avaient accompli leur scolarité obligatoire, notamment dans l'enseignement secondaire, jusqu'à l'âge de 15 ans. La moitié (9 sur 18) ont fait des études ou ont suivi une formation post-scolaire.

Tableau 8 - Niveau éducatif

	Nombre de réponses
Primaire/secondaire	18
Enseignement post-scolaire	
Ens. supérieur technique	1
Université	4
Divers (langues/tissage/ céramique/cuisine)	4

1.8 Formation suivie après la scolarité

Près de la moitié des femmes interrogées (8 sur 18 exactement) ont suivi une formation entre la fin de leur scolarité et l'entrée dans l'action "Start Your Own Business" de l'AnCO. Deux ont passé 3 ans dans une école d'infirmières, une a suivi une formation de photographe, deux ont suivi des cours de secrétariat, deux des cours de commerce et de relations publiques, et une a été formée aux techniques de communication.

1.9 Activité antérieure

Toutes les femmes ayant répondu sauf deux travaillaient avant de créer leur entreprise, et près de la moitié ont changé d'emploi au moins deux fois. Les domaines d'activité les plus souvent mentionnés sont énumérés dans le tableau ci-dessous:

Tableau 9 - Principaux types d'activité

	Nombre de réponses
Réceptionniste	2
Action sociale	2
Gestion	1
Enseignement	1
Vente	3
Artisanat/confection	2
Profession de santé	2
Cuisine	2
Chauffeur de poids lourd/d'autobus	1
Chômeuses	2
	18

1.10 Motifs ayant amené les femmes à s'installer à leur compte

Diverses raisons ont poussé les femmes à monter une affaire. La principale est toutefois une raison pécuniaire. Douze personnes interrogées indiquent qu'elles l'ont fait pour gagner leur vie, et neuf

pour améliorer leurs revenus.

Tableau 10 - Motifs invoqués par les créatrices d'entreprise

	Nombre de réponses*
Elargir l'horizon professionnel	2
Gagner davantage	9
Travailler autrement	2
Réaliser une idée	2
Etre son propre chef	4
Ne plus être seulement femme au foyer	1
Gagner sa vie	12
Relever un défi	2

* (Quelques femmes ont donné plusieurs réponses).

1.11 Raisons ayant amené les femmes à entreprendre quelque chose

Les femmes interrogées ont été amenées à envisager de créer une entreprise par suite d'un changement dans leur situation professionnelle (7 sur 18) ou familiale (4) et par les possibilités financières que ceci représente.

1.12 Les intéressées ont-elles été conseillées ou mieux informées à ce propos?

Cette question a été diversement interprétée, de

telle sorte que les renseignements recueillis n'ont pas une grande utilité pour l'analyse d'ensemble.

1.13 Préparation à la création/la gestion d'une entreprise

Toutes les femmes ont été formées et toutes l'ont été par l'AnCO, l'Agence pour la formation industrielle de l'Irlande, dans le contexte de l'opération "Start Your Own Business".

1.14 Comment les femmes ont-elles appris l'existence de ces stages?

Huit ont entendu parler de l'AnCO par des relations, cinq par des annonces publicitaires et quatre par le service national de placement, le National Manpower Service.

1.15 Durée de la formation

La majorité des femmes (11 sur 18) ont suivi une formation à temps plein, à raison de 35 heures par semaine pendant 5 à 6 mois. La formation a été plus courte - par exemple, 4 mois à temps plein - pour cinq et plus longue - 14 mois - pour une. L'une d'elles, par exemple, s'est spécialisée dans le tissage à la main. Dans un cas enfin, la formation s'est déroulée à temps partiel, sur une durée de 5 mois.

1.16 Rémunération

Les femmes interrogées ont toutes perçu une allocation de formation.

1.17 Allocations

Les bénéficiaires des actions de formation de l'AnCO touchent une indemnité de déplacement lorsque leur domicile est à plus de 4,8 kilomètres du lieu de formation, ainsi qu'une allocation pour leurs repas. S'ils habitent à plus de 48 kilomètres du lieu de formation, ils ont aussi droit à une allocation de logement de 32 IRL par semaine.

1.18 Utilité de la formation

Pour plus d'un tiers des femmes ayant répondu à cette question (6 sur 17), ce sont les cours de gestion financière qui leur ont été les plus utiles. Trois mentionnent en haut de la liste les cours de comptabilité. Quelques-unes indiquent la possibilité qui leur était donnée d'échanger des idées et de les tester, tandis que d'autres pensent que l'acquisition de connaissances en gestion leur a beaucoup servi.

Tableau 11 - Les aspects les plus utiles de la formation

	Nombre de réponses
Gestion financière	6
Comptabilité	3
Gestion de l'entreprise	3
Possibilité d'étudier des idées	1
Echange d'idées/étude de faisabilité	3
Orientation pratique	1
Pas de réponse	1
	18

1.19 Ce que les femmes attendent de la formation

Avant d'entrer en formation, les femmes souhaitent avant tout pouvoir approfondir leurs connaissances en gestion et s'initier aux systèmes financiers et aux techniques de vente. Près d'un tiers (5 sur 18) attendent également de la formation qu'elle les aide à prendre confiance en elles.

Tableau 12 - Les attentes des femmes

	Nombre de réponses*
Comment s'y prendre pour obtenir une aide financière	8
Où trouver des informations	5
Techniques de vente	7
Approfondissement des connaissances en gestion	8
Prendre confiance en soi	5
Acquérir des notions de comptabilité	5
Apprendre à négocier	2
(Comment) concilier la vie professionnelle et privée	1

* (Quelques femmes ont donné plusieurs réponses).

1.20 Utilité de la formation

La réponse à la question de la fonction de la formation dans les circonstances particulières données est très positive. Trois femmes la jugent indispensable, et aucune ne pense qu'elle n'a servi à rien. Près de la moitié (8 sur 18) l'estiment nécessaire et six la qualifient d'utile. Une seule n'a pas répondu à cette question.

1.21 Moment de la formation

Toutes les personnes interrogées considèrent que la formation a eu lieu au moment opportun pour elles.

1.22 Pourquoi la formation venait-elle au bon moment?

Diverses réponses ont été apportées à cette question. Les principales sont énumérées dans le tableau 13 ci-dessous:

Tableau 13 - Raisons pour lesquelles la formation a eu lieu au bon moment

	Nombre de réponses
A facilité le démarrage/la mise au point d'une stratégie	5
A donné une idée de réorientation	3
A aidé à vérifier la faisabilité du projet	4
A permis de répondre à des besoins	1
A permis d'apprendre la gestion financière	1
A permis de faire face au chômage dans la famille	1
A permis de reprendre confiance après l'échec du couple	1
Pas de réponse	2
	18

1.23 L'incidence de la formation sur la situation personnelle/professionnelle

Il ressort du tableau 14 que, si la formation n'a pas influé sur la situation familiale, les femmes estiment en avoir retiré un profit personnel, pour elles-mêmes.

Tableau 14 - Les effets de la formation sur la situation personnelle

	Dans la famille	En général
Très importants	4	3
Importants	5	13
Peu importants	9	1
Faibles	-	-

1.24 Le tableau 15 sur le "savoir-faire" professionnel permet de constater combien la formation est jugée importante, en particulier pour développer l'esprit d'entreprise.

Tableau 15 - Les effets de la formation - Compétences professionnelles

	Gestion	Contacts profes.	Esprit d'entr.	Ventes
Très import.	5	4	8	7
Importants	7	5	8	6
Peu import.	5	5	1	3
Faibles	-	2	-	-

1.25 Autres besoins de formation

A l'époque de l'enquête, un peu moins de la moitié des femmes interrogées (8 sur 18) ne ressentaient pas le besoin d'une formation plus poussée. Sept autres souhaitaient se perfectionner dans des disciplines spécialisées apparentées à leurs connaissances, tandis que deux souhaitaient pouvoir développer leurs aptitudes personnelles. L'une attend la mise en place de son entreprise.

1.26 Problèmes rencontrés pendant la formation

La plupart des femmes (10 sur 18) n'ont rencontré aucune difficulté pendant leur formation. Trois seulement n'avaient pu résoudre le problème de la garde de leurs enfants. Deux avaient des problèmes de transport. Deux exerçaient parallèlement une activité et travaillaient donc le soir. Une avait des difficultés personnelles, qui n'avaient rien à voir avec le stage.

1.27 Formation dans des groupes mixtes

Seize femmes ont suivi un stage ouvert aux hommes et aux femmes. Deux seulement ont participé à une action destinée uniquement aux femmes. Jusqu'à la fin de 1985, toutes les actions de l'AnCO étaient mixtes, mais depuis le début de 1986, 25 pour cent des stages de formation s'adressent spécifiquement aux femmes.

1.28 Stages réservés aux femmes ou stages mixtes

Comme le précise le paragraphe précédent, la majorité

des femmes ont suivi des stages mixtes. Néanmoins, les avis sont très partagés, et il y a à peu près autant de réponses en faveur d'une formation réservée aux femmes que de réponses en faveur de stages mixtes. Près de la moitié en effet préfère une formation ouverte uniquement aux femmes, et l'autre moitié pense que des stages mixtes seraient plus profitables.

Tableau 16 - Formation réservée aux femmes

	Opinion positive	Opinion négative*
Représente un bon moyen de consolider son savoir-faire avant de se retrouver dans un environnement plus hostile	3	-
Devrait être développée par les pouvoirs publics	2	-
Est indispensable	4	-
Ne prépare pas à un environnement de travail mixte	-	8
N'est pas utile	-	3
	9	11

* (Plusieurs femmes ont donné plus d'une réponse).

1.29 Qualités nécessaires à un chef d'entreprise

Deux femmes seulement pensent qu'il ne faut pas de qualités particulières pour diriger une entreprise. Les autres (16 sur 18) ont indiqué un certain nombre

de capacités, en particulier la détermination et l'assurance, de même que l'ambition et l'ardeur au travail.

Tableau 17 - Les qualités du chef d'entreprise

	Nombre de réponses*
Détermination	8
Ardeur au travail	5
Assurance	8
Indépendance	3
Ambition	6
Idée intéressante	3

* (Quelques femmes ont mentionné plusieurs qualités).

1.30 Qualités/savoir-faire/conditions requises

L'analyse portait essentiellement sur les réponses les plus fréquentes pour chaque rubrique. Les qualités arrivant en tête sont la détermination, les compétences commerciales et une personnalité de dirigeant. Le tableau 18 donne un peu plus de détails sur la répartition des réponses.

Tableau 18 - Qualités, compétences, conditions

	Nombre de réponses
Qualités	
Détermination	8
Ambition	3
Assurance	2
Compétences	
En commerce	8
Savoir planifier et prévoir	3
Dans le domaine financier	2
Conditions	
Personnalité de dirigeant	6
Idée originale	5
Expérience professionnelle	3

1.31 Quels conseils donneriez-vous à une amie souhaitant monter une entreprise?

Divers conseils sont donnés à quiconque souhaite monter une affaire. Celui qui est le plus souvent mentionné est "se jeter à l'eau et travailler dur". Parmi les autres conseils prodigués, citons "suivre des stages de formation du même genre" ("Start Your Own Business"), bien étudier et préparer le projet, commencer à petite échelle et envisager toutes les possibilités, y compris celle d'un échec. Une seule femme déconseille de se lancer dans cette aventure.

1.32 La formation idéale

Ici aussi, les avis divergent sur la question de savoir s'il vaut mieux une formation mixte ou réservée aux femmes. Neuf femmes estiment que l'action "Start Your Own Business" est la voie la meilleure; quatre pensent qu'un cursus insistant sur la discrimination positive, et conduit par des femmes ayant déjà monté une affaire, serait plus profitable.

Tableau 19 - La formation idéale

	Nombre de réponses
Action "Start your Own Business"	9
Tenir compte des besoins des femmes/prévoir un encadrement féminin	4
Stage très diversifié	1
Il n'y a pas de formation idéale; chaque cas est un cas particulier	4
	18

1.33 Ce qui est demandé à la formation

La réponse à cette question était très précise. Dix femmes estiment primordial d'acquérir des connaissances en commerce et d'apprendre à vendre leurs produits. Huit pensent qu'il leur est nécessaire d'améliorer leurs compétences en organisation des entreprises, et quatre jugent qu'il est important pour elles de développer leur confiance en elles. Quant aux autres besoins mentionnés, ils

sont d'ordre personnel.

1.34 Formation requise pour créer/diriger une entreprise

Douze femmes sur 18 considèrent la formation comme une nécessité pour pouvoir mettre sur pied et diriger une affaire. Une pense que ceci dépend de l'individu; une n'a pas d'opinion (il s'agit d'une femme n'ayant pas encore créé son entreprise), et quatre n'ont pas répondu.

1.35 Origine du questionnaire

Les dix-huit personnes ayant répondu à l'enquête étaient au courant de la nature du questionnaire, car celui-ci était accompagné d'une lettre d'information.

SECTION 2 - ENQUETE SUR LES ORGANISATIONS

A. CREATION ET GESTION D'ENTREPRISES

A.1 Nature et activités des organisations concernées

Dix organismes sur les 21 ayant répondu au questionnaire sont engagés dans la promotion du développement économique. Les autres ont des activités diverses, énumérées dans le tableau ci-dessous.

Tableau 1 - Activités des organismes interrogés

	Nbre
Promotion du développement économique (national/régional)	10
Promotion des activités consultatives/de formation d'organismes parrainés par l'Etat	1
Services-conseils indépendants aux femmes envisageant de créer une entreprise	1
Organisme national de formation	1
Centre de formation/agence de placement pour les moins de 25 ans	1
Financement des entreprises	1
Assistance commerciale aux entreprises (marché intérieur)	1
Développement des exportations	1
Club de femmes chefs d'entreprise	1
Orientation professionnelle/étude du travail/ placement	2
Défense des intérêts des travailleurs indépendants (p.ex. agriculteurs, prof. libérales)	1
	21

A.2 Principales activités en rapport avec la création/la gestion d'entreprises

Quatorze organismes ont une fonction d'information/de conseil/d'orientation, et neuf d'entre eux se chargent également d'apporter une aide financière. Le tableau 2 donne un aperçu détaillé de leurs activités.

Tableau 2 - Activités principales dans le domaine de la création/la gestion d'entreprises

	Nombre de réponses
Informations/conseils/orientation d'ordre général	5
Aide financière	2
Formation professionnelle	1
Information, conseils, orientation et aide financière	9
Information, conseils, orientation/aide financière/formation professionnelle	2
N'ont pas pour attribution d'aider à la gestion/la création d'entreprises	1
Pas de réponse	1
	21

A.3 Créateurs d'entreprises

Sur les huit organismes d'assistance aux femmes chefs d'entreprise, six ont reçu chacun moins de 100

demandes en 1985. La majorité des candidates s'est adressée aux trois grandes organisations, à savoir la banque nationale de développement (20-30 demandes), au service national de formation (1 018) et au bureau du ministre adjoint à la Condition féminine (1 836).

Tableau 3 - Nombre de candidatures reçues par les différents organismes

Nombre de demandes	Hommes et femmes	Femmes
	Nbre d'organismes consultés	Nbre d'organismes consultés
Moins de 100	3	6
De 100 à 199	2	-
De 200 à 499	1	-
De 500 à 999	2	-
De 1000 à 3000	1	2

A.4 Ressources

Les trois quarts (16 sur 21) des organismes couverts par l'enquête sont financés par l'Etat. Trois sont autofinancés; un perçoit, en plus de ses ressources propres, une subvention de l'Etat, et un est financé en partie par ses propres moyens et par des fonds privés.

Tableau 4 - Ressources des organismes

	Nombre de réponses
Ressources propres	3
Financement par l'Etat	16
Ressources propres/subventions	1
Ressources propres/fonds privés	1
	21

A.5 Champ d'activité

Une grande partie des organismes interrogés (9 sur 21) travaille à l'échelon national, sept au niveau des comtés et deux à celui des régions; deux ont une action à la fois régionale, nationale et internationale, tandis que les autres ont un rayonnement national et international.

Tableau 5 - Champ d'activité

	Nombre de réponses
Niveau régional	2
Niveau national	9
Niveau des comtés	7
Niveau international/national/régional	2
Niveau national/international	1
	21

A.6 Quelles qualités sont nécessaires pour réussir?

A cette question, qui était subdivisée en 3 parties

- qualités, compétences et conditions nécessaires à la réussite de l'entreprise - beaucoup de réponses ont été apportées. Le tableau ci-dessous indique les cinq réponses les plus fréquentes, par ordre d'importance décroissante.

Tableau 6 - Qualités, savoir-faire et conditions

Qualités

1. Détermination
2. Assurance
3. Bon sens
4. Ambition
5. Créativité

Savoir-faire

1. Compétences commerciales
2. Savoir planifier et prévoir
3. Connaissances en finances
4. Connaissance des techniques de production
5. Organisation personnelle

Conditions

1. Trouver un créneau
2. Avoir une expérience professionnelle
3. Avoir un métier
4. Avoir une idée originale
5. Avoir suivi une formation professionnelle/disposer de capitaux

A.7 Activités présentant un intérêt pour les femmes chefs d'entreprise

Sur les 21 organisations couvertes par l'enquête, sept seulement indiquent avoir mis au point des actions spéciales en direction des femmes chefs d'entreprise. Les principales actions sont les suivantes:

- Séminaires spécialisés
- Rencontres/actions de formation/discussions
- Conseils/informations/orientation
- Campagnes nationales en faveur de l'emploi des femmes dans l'industrie
- Travaux manuels, y compris tricot
- Cours à temps plein/cours du soir à temps partiel en électronique.

A.8 Informations sur les femmes chefs d'entreprise

Trois organisations seulement ont répondu par l'affirmative à cette question, à savoir une équipe de développement de comté, la YEA (l'Agence pour l'emploi des jeunes) et l'AnCO (l'Agence pour la formation industrielle de l'Irlande).

Quarante-huit pour cent des participantes à l'opération pilote de l'AnCO "Women into Enterprise" (des femmes chefs d'entreprise) envisageaient une activité de production et 52 pour cent comptaient se lancer dans les services/la distribution.

En février 1985, 26 pour cent de ceux qui ont suivi une action conduite pour les jeunes créateurs d'entreprise (Youth Self Employment Programme) sous les auspices de la YEA étaient des femmes.

Les renseignements communiqués par l'équipe de développement de comté présentent un intérêt certain, mais ils ne font pas de distinction entre hommes et femmes.

Pour plus de détails, se reporter à la documentation en annexe.

A.9 Nom des organisations ayant répondu

Une liste des organisations ayant répondu au questionnaire, avec leur adresse et leur fonction (dans la mesure où elle était précisée) figure dans les annexes.

A.10 Résultats de l'enquête

Dix-neuf organisations sur les 21 ont indiqué qu'elles aimeraient être tenues au courant des résultats de l'enquête. La liste des organismes contactés est jointe en annexe.

B. ORGANISATIONS AYANT DES ACTIVITES DE CONSEIL ET DE FORMATION

B.1 Activités d'orientation pour les femmes et les hommes

Sept organisations sur les 21 n'ont pas répondu à cette section du questionnaire, car elle ne s'applique pas à elles.

Parmi les quatorze organisations ayant répondu, cinq ont pour fonction de conseiller les futurs chefs d'entreprise des deux sexes. Une est spécialisée dans l'assistance aux femmes, et une autre enfin a répondu qu'elle n'avait rien à voir avec la création d'entreprises.

Tableau 7 - Orientation pour les femmes et les hommes

	Nombre de réponses
Hommes/femmes souhaitant créer une entreprise	5
Femmes souhaitant monter une affaire	1
Hommes/femmes; femmes/domaine d'activité	2
Hommes/femmes; domaine d'activité	2
Hommes/femmes; femmes	1
Hommes/femmes; femmes/objectifs nationaux	1
N'ont rien à voir avec la création d'entreprises	2
	14

B.2 Créateurs d'emplois potentiels

Neuf organisations ont répondu à la première partie de cette question. Cinq d'entre elles ont indiqué que les créateurs d'emplois en puissance avaient avant tout besoin d'une assistance financière. Leurs autres besoins vont des encouragements à la planification.

Tableau 8 - Les principaux souhaits des employeurs potentiels

	Nombre de réponses*
Assistance financière	5
Conseils/informations	2
Encouragements	2
Aide pour la concrétisation des idées/planification	2

* (Quelques organisations ont donné plusieurs réponses).

B.3 Qualités des employeurs en puissance

Près de la moitié des organisations interrogées (10 sur 21) ont répondu à cette question. Parmi les qualités mentionnées, citons le savoir-faire, la connaissance des techniques de production et l'ambition. Une liste plus détaillée fait l'objet du tableau de la page suivante.

Tableau 9 - Les principales qualités des employeurs

	Nombre de réponses*
Savoir-faire (métier)	5
Ambition	2
Esprit d'initiative	2
Enthousiasme	2
Détermination	2
Spécialisation	1
Connaissance des techniques de production	1
Sens de l'organisation	1

* (Quelques organisations ont donné plusieurs réponses).

B.4 Les principaux handicaps des employeurs en puissance

Ici aussi, près de la moitié des organisations (10 sur 21) ont répondu à la troisième partie de cette question. Sept mentionnent comme handicaps le manque de connaissances dans le domaine financier, cinq le manque d'expérience en marketing, trois le manque d'expérience dans le domaine des affaires et de la gestion ou de savoir-faire. Toutes les lacunes mentionnées sont récapitulées dans le tableau de la page suivante.

Tableau 10 - Les principaux handicaps des futurs chefs d'entreprise

	Nombre de réponses*
Manque de connaissances en finances	7
Manque d'expérience/de savoir-faire en marketing	5
Manque d'assurance	1
Manque d'expérience en planification	2
Manque de connaissances en gestion	3
Formation générale insuffisante	2
Absence de tradition dans la conduite d'une entreprise	1

* (Quelques organisations ont donné plus d'une réponse).

B.5 Conditions propices à la création d'une entreprise

Un quart seulement (5 sur 21) des organisations a répondu à cette question. A l'exception d'une, qui a indiqué ne pas avoir constaté de facteurs particuliers, d'après toutes les autres organisations ayant répondu, plusieurs éléments entrent en ligne de compte. Le détail des réponses est donné dans le tableau de la page suivante.

Tableau 11 - Conditions propices à la création d'une entreprise

	Nombre de réponses*
Circonstances familiales/ professionnelles	1
Circonstances familiales/ personnelles/économiques	3
Circonstances personnelles/ économiques	2
Environnement	1
Pas de conditions particulières	1

* (Quelques organisations ont donné plus d'une réponse).

B.6 Organisations spécifiques recommandées

Douze organisations sur les 21 ayant participé à l'enquête ont répondu à cette question. L'une a répondu par la négative, tandis que les onze autres indiquent qu'elles dirigent les femmes vers des organisations spécifiques. Sur les onze, une ne précise pas lesquelles. Les organisations les plus souvent mentionnées sont les suivantes:

Industrial Development Authority - IDA
(Agence pour le développement de l'industrie)

Industrial Training Authority - AnCO
(Agence pour la formation industrielle)

Institute of Industrial Research and Standards - IIRS
(institut de recherche sur l'industrie et de normalisation)

Coras Trachtala - Export Board - CTT
(Office des exportations)

Shannon Free Airport Development Co. - SFADCO
(société pour le développement de l'aéroport de Shannon)

Irish Goods Council - IGC
(Conseil irlandais des produits)

Bord Failte - Tourist Board - BF
(Office du tourisme)

National Manpower Service - NMS
(Service national de la main-d'oeuvre)

Dept. of Women's Affairs - DWA
(ministre adjoint à la Condition féminine).

Les deux organismes les plus souvent cités sont l'AnCO et l'IDA: chacun figure dans huit réponses.

C. ORGANISMES DE FINANCEMENT

C.1 Femmes/hommes: comparaison des qualifications

Dix organisations (sur 21) ont répondu à cette question; les deux tiers d'entre elles ont indiqué que les femmes qui créent une entreprise réussissent aussi bien que les hommes; un tiers juge qu'elles sont moins capables que leurs homologues masculins.

C.2 Quels critères les créateurs d'entreprise doivent-ils remplir pour obtenir un prêt?

Dix-huit organisations ont répondu que cette question ne les concernait pas; deux n'ont pas répondu et une a indiqué les critères suivants:

1. un apport personnel, qui doit représenter entre le tiers et la moitié des capitaux nécessaires;
2. fournir un état prévisionnel des résultats attendus;
3. justifier
   - une envergure de patron
   - les débouchés envisagés pour le produit
   - de compétences techniques si nécessaire.

C.3 Orientations spécifiques aux besoins des femmes

Sur les 21 organisations interrogées, une seule, à savoir l'Agence pour le développement de l'industrie, a répondu par l'affirmative, mais sans donner de détails.

Onze organisations ont indiqué qu'elles n'étaient pas

spécifiquement axées sur les besoins des femmes, et dix ont répondu que la question ne les concernait pas.

D. ORGANISATIONS CONCERNEES PAR LA FORMATION PROFESSIONNELLE

D.1 La formation professionnelle n'entre dans les attributions que de trois des 21 organisations couvertes par l'enquête; il s'agit d'un organisme de développement régional, Udaras na Gaeltachta, de l'AnCO, et d'une agence de recrutement de coopérants, l'APSO. Leurs principales actions de formation sont énumérées dans le tableau ci-dessous.

Tableau 12

Organisme	Titre de l'action	Nature	Date de lancement
Udaras na Gaeltachta	Start Your Own Business	Aide au développement de la formation	mai 1985
AnCO	Start Your Own Business	Formation	1978
AnCO	Développer l'artisanat	Conception de projets	Action permanente
AnCO	Etre son propre chef	Formation	1982
AnCO	Women into Enterprise	Formation	1985
APSO	Projets de coopération dans le tiers-monde (Afrique)	Agriculture, santé, enseignement	1973-1986

D.2 Mode de financement de ces organisations

Ces trois organisations sont financées par l'Etat - c'est-à-dire par le ministère des Affaires étrangères, celui du Travail et celui des Régions d'expression gaélique, le Gaeltacht - et deux bénéficient en outre de concours de la Communauté européenne.

Dans un cas seulement, la formation est associée à un programme de développement économique local.

D.3 Critères de sélection des candidates

Deux des organisations précitées ont indiqué que pour être jugées aptes à suivre la formation, les candidates devaient déjà avoir une idée d'entreprise et le savoir-faire en rapport avec l'activité envisagée. Elles ont également mentionné les critères suivants:

- avoir effectué une étude de marché élémentaire
- être motivée
- avoir un certain professionnalisme
- vouloir aider
- posséder certaines qualités personnelles, par exemple avoir une personnalité de dirigeant.

D.4 Organisation de la formation

La formation comprend un volet théorique et un volet pratique, qui insiste sur les travaux d'application, par exemple sur la préparation concrète du projet des

participantes.

Un stage AnCO type pour les créateurs d'entreprise comprend différents modules, axés sur la formation personnelle, l'étude des marchés, les questions financières, le marketing et la mise en route de l'affaire.

D.5 Environnement et équipement

Les trois organisations conduisent leurs actions dans des entreprises ou des centres de formation. Elles travaillent à l'aide de microordinateurs, de magnétoscopes, de rétroprojecteurs, de magnétophones, de la télévision en circuit fermé et du matériel des stagiaires eux-mêmes pour les travaux manuels.

D.6 Méthodes spécifiques

L'une des trois organisations a indiqué que les méthodes employées étaient entièrement fonction du type de projet. L'APSO recourt surtout à la communication interculturelle personnelle, professionnelle et au niveau des organisations. Le troisième organisme combine plusieurs techniques de formation: travaux dirigés, discussions en groupe, orientation individuelle et travail sur un projet concret.

D.7 Répartition des candidatures par sexe et par tranche d'âge

La réponse donnée par les trois organisations varie

légèrement par rapport aux catégories définies dans le questionnaire. Dans la catégorie actions réservées aux femmes, un organisme n'indique pas les pourcentages respectifs de participantes de plus et de moins de 25 ans. Dans l'ensemble, la proportion de moins de 25 ans est de 50 à 55 pour cent dans les actions mixtes, et de 40 à 45 pour cent dans celles qui sont destinées uniquement aux femmes. Quant aux plus de 25 ans, les organisations en ont recensé de 45 à 55 pour cent dans les cours mixtes, et entre 40 et 45 pour cent dans les stages réservés aux femmes.

D.8 Situation professionnelle des candidats

Tous les candidats aux actions "Start your Own Business" de l'AnCO sont des chômeurs. En ce qui concerne les deux autres organisations, les bénéficiaires potentiels se répartissent ainsi:

Tableau 13 - Situation professionnelle des candidats

	Hommes et femmes	Femmes
Salariés	50 %	50 %
Emploi précaire	-	-
Demandeurs d'emploi	50 %	50 %
	100 %	100 %

D.9 Origine socio-professionnelle des participants

Ici aussi, cette question ne concernait pas l'une des trois organisations ayant répondu à cette section. Les deux autres ont indiqué que les actions

touchaient essentiellement les salariés. Ceux-ci représentent en effet entre 70 et 100 pour cent des candidats hommes et femmes, et 100 pour cent des candidates dans le cas d'une organisation, l'autre n'ayant pas répondu à cette partie de la question.

Il n'y a pas de handicapés ou de membres de minorités ethniques parmi les participants aux actions.

D.10 Pourcentage d'hommes et de femmes dans les actions de formation

Une organisation a recensé dans ses actions 75 pour cent de femmes. Dans une autre, il y a autant d'hommes que de femmes parmi les stagiaires, ainsi que dans les services d'organisation, d'administration et d'enseignement à tous les niveaux. Dans la troisième, la majorité des instructeurs sont des hommes, et ce dans toutes les disciplines, y compris les activités de conseil en matière de gestion. Il convient de relever toutefois une remarque intéressante, à savoir que le nombre de femmes instructeurs commence à augmenter, en particulier dans les actions "Women in Enterprise".

D.11 Résultats des stages

Dans les trois organisations, une attestation de participation est délivrée à ceux qui ont suivi les stages.

D.12 Aide financière aux participants

Deux organisations prennent en charge l'intégralité de la formation, exception faite des frais de garde des enfants. Dans la troisième, les bénéficiaires participent aux frais de fournitures, de repas et d'hébergement, et ils/elles organisent et financent eux/elles-mêmes la garde de leurs enfants.

D.13 Organismes chargés spécialement d'aider les femmes

Cette question ne concernait que trois organisations. Deux ont répondu. L'une et l'autre aiguillent les femmes qui demandent de l'aide vers des organismes spécialisés, sans préciser lesquels. L'une indique que tous les participants à un stage précis, hommes et femmes, sont mis en contact avec des organismes aptes à soutenir leur projet individuel. L'autre remarque avoir constaté que les femmes étaient moins aidées que leurs homologues masculins, et que leurs souhaits retenaient moins l'attention. Elle pense également que ces organismes sont moins ouverts aux petits projets locaux d'activités à domicile, dans lesquels se lancent le plus souvent des femmes.

D.14 Résultats des actions mixtes/réservées aux femmes

Les réponses à cette question ne sont pas très claires. Quelques organisations ne font pas de distinction entre le fait de trouver du travail après la formation et la création d'une entreprise. Les résultats communiqués sont les suivants:

Tableau 14 - Résultats des actions

	Actions mixtes	Actions réservées aux femmes
AnCO: Ont abandonné avant la fin	10 %	10 %
Ont monté une affaire	50 %	75 %
Ont trouvé un emploi dans le métier appris	10 %	
Divers (non placés)	30 %	15 %
APSO: Ont trouvé un emploi dans le métier appris	100 %	70 %
Udaras na Gaeltchta: Ont monté une affaire	70 %	60 %
Ont trouvé un emploi sans rapport avec le métier appris	10 %	
Ont trouvé un emploi en rapport avec la formation suivie	20 %	40 %

E. ACTIONS DE FORMATION DESTINEES SPECIALEMENT AUX FEMMES

E.1 Une seule organisation - l'AnCO - a répondu à cette partie du questionnaire. Les contenus et les méthodes de ses actions insistent sur le "savoir-faire" et le développement des aptitudes personnelles. Font partie du savoir-faire les connaissances en commerce et dans le domaine financier, tandis que les aptitudes personnelles englobent l'assurance, la créativité et l'organisation de l'emploi du temps. Des informations sur les stages sont jointes dans les annexes.

E.2 Une attestation de participation est délivrée à la fin des stages.

E.3 Savoir-faire/aptitudes sur lesquels sont centrés les stages

La liste ci-dessous énumère par ordre d'importance décroissante les cinq savoir-faire et aptitudes sur lesquels les stages insistent plus particulièrement:

Gestion de l'entreprise/de l'industrie
Marketing
Organisation personnelle
Planification et prévision
Administration/gestion financière.

E.4 Durée des stages

Les stages peuvent avoir lieu à temps plein, à temps

partiel ou le soir. L'emploi du temps comprend des cours théoriques et des activités pratiques, qui se répartissent ainsi:

- stages à temps plein: 8 semaines de cours, 12 semaines pour la mise au point de l'entreprise;
- stages à temps partiel: 10 semaines de cours; 10 semaines pour la mise au point de l'entreprise;
- cours du soir: 2 soirées/semaine pendant 5 semaines pour évaluer le projet.

E.5 Aucun moyen didactique particulier n'a été mis au point, que ce soit pour les participants ou les animateurs et les formateurs.

E.6 Locaux

Les actions de formation ont lieu au centre d'entreprise de l'AnCO ou dans les salles de cours des organismes-conseils externes. Le matériel utilisé comprend des tableaux, des magnétoscopes, des rétroprojecteurs, la TV en circuit fermé et des microordinateurs.

E.7 Structure des stages

Il y a un équilibre entre la théorique et la pratique; l'accent est placé sur les travaux d'application de la théorie et sur une approche centrée sur l'apprenant.

E.8 Suivi des anciens participants

Les formateurs continuent à suivre individuellement

les participants après les actions en leur téléphonant, en leur écrivant et en les rencontrant.

E.9 Pourcentage d'abandons/d'entrées en emploi en 1985

Parmi les femmes désireuses de créer leur propre entreprise, 10 pour cent ont abandonné en cours de route, 50 pour cent ont réalisé leur projet et 10 pour cent ont trouvé un emploi en rapport avec la formation suivie.

E.10 Organisations consultées en dehors du système éducatif

Des conseils ont été demandés pour les questions n'ayant pas directement trait à la formation à une banque, à des compagnies d'assurances, des notaires, d'anciens participants aux actions, des associations et des coopératives.

E.11 Intérêt pour les actions

Ces actions de formation suscitent un intérêt général. Celui-ci se traduit par des demandes de renseignements de vive voix, le travail d'autres organismes, des séminaires et par le soutien et les activités du bureau du ministre adjoint à la Condition féminine.

E.12 Stratégies de formation

L'AnCO a mentionné plusieurs stratégies de formation dont l'utilité est démontrée:

- cours à temps partiel et cours du soir

- programmes destinés uniquement aux femmes
- modules spéciaux touchant aux problèmes de réinsertion particuliers rencontrés par les femmes désireuses de retravailler.

ANNEXE 1

LISTE DES FEMMES CHEFS D'ENTREPRISE

Caroline Beamish, 52 Priory Lawn, Ballyberg, Waterford.

Mary Bolger, 1 Blarney Park, Kimmage, Dublin 12.

Marie Brennan, 39 Sallypark, Waterford.

Helena Brooks, 2, College Green, Ennis, Co Clare.

Maria Buckley, 1 Wesley Road, Rathgar, Dublin 6.

Eilish Butler, Friars Hill, Wicklow.

Terri Carrig, 'Carmara' 39, High Meadows, Gouldavoher, Limerick.

Anne Clarke, Glen Road, Knockarea, Sligo.

Maura Collins, 29 Silversprings Court, Tivoli, Cork.

Audrey Conlon, Knocknacree House, Knocknacree Road, Dalkey, Co Dublin.

Bonnie Cotter, Glen Muire Cross, Douglas Road, Cork.

Catherine Creswell, Rathcoursey, Midleton, Co Cork.

Sheila Devane, Ballinahalla, Castleisland, Co Kerry.

Kathleen Donohoe, Lower Keadue, Burtonport, Co Donegal.

Paula Duffy, 28 Bayview Close, Killiney Hill Road, Co Dublin.

Marie Therese Duggan, Possextown, Enfield, Co Meath.

Muriel Dunne, Thornback Road, Keatingstown, Kilkenny.

Jacinta Fahey, 94 Spa Road, Tralee, Co Kerry.

Anne Falvey, Barnanbrow, Midleton, Co COrk.

Aine Farrell, 13 Anglesea Street, Dublin 2.

Anne Farrelly, Ivy House, O'Moore Street, Tullamore, Offaly.

Patricia Flattery, Kilmucklin, Clara, Offaly.

Sandra Flynn, Leperstown Cross, Dunmore East, Co Waterford.

Anne Fox, 65 Foster Avenue, Blackrock, Co Dublin.

Valerie Gentleman, Ballynultagh, Shillelagh, Co Wicklow.

Mary Guckian, 21 Dangan Avenue, Kimmage Road West, Dublin 12.

Ann Hannan, 118 Ayrfield Drive, Malahide Road, Dublin 13.

Patricia Hannon, 70 Tullow Street, Carlow.

Rosemary Harvey, 6 Chatham Court, Chatham Street, Dublin 2.

Mary Higgins, 7 Glenbrook Park, Rathfarnham, Dublin 14.

Fidelma Hurley, Currabeg, Skibbereen, Co Cork.

Marion Jackson, 115 Rialto Cottages, Rialto, Dublin 8.

Ann Kenny, Roxboro, Ballysheedy, Co Limerick.

Sarah Kearney, 105 Monread Heights, Sallins Road, Naas, Co Kildare.

Eleanor Kelly, 50 Seafield Road, Clontarf, Dublin 3.

Aiseling Lambert, 8 Mowread Avenue, Ashgrove, Naas, Co Kildare.

Margaret Lynch, 'The Willows', Williamstown, Kells, Co Meath.

Catherine Lyons, White Lodge, Kilmurray, Thomastown, Co Kilkenny.

Phyllis Madden, Cloonagh, Leopardstown Road, Foxrock, Dublin 18.

Ann Mahon, 10 Shillelagh Grove, Tullow, Co Carlow.

Penelope Mahon, 7 Sunbury Gardens, Santry, Dublin 9.

Eileen Martin, 46 Mellows Avenue, Arklow, Co Wicklow.

Roseleen Maxwell, 14 Nalbutcher Park, Poppintree Estate, Ballymun, Dublin 11.

Violet McCluskey, 38 Chafts Avenue, Malahide, Co Dublin.

Catherine McDonald, 23 Coolgreany Park, Arklow, Co Wicklow.

Suzanne McDonald, 5 Marian Crescent, Rathfarnham, Dublin 14.

Myra McGowran, 18 Windmill Road, Crumlin, Dublin 12.

Ethel McNeill, Gallowstown, Roscommon, Co Roscommon.

Aiseling Noone Lamb, 26 Meadows Lane, Arklow, Co Wicklow.

Maressa O'Brien, 36 Shielmartin Drive, Sutton, Dublin 13.

Deirdre O'Callaghan, Dugort, Rochestown Rise, Rochestown Road, Cork.

Margaret O'Connell, 7 Mount Prospect, Glasheen Road, Cork.

Imelda O'Donoghue, Glenawilling, Ballymocoda, Co Cork.

Amanda O'Shea, 'Ar Bhaile', Renard, Caherciveen, Co. Kerry.

Mary Owens, 78 Templeville Drive, Terenure, Dublin 6.

Siobhan Plunkett, 64 Landscape Park, Churchtown, Dublin 14.

Rachel Piggins, Furnace, Newport, Co Mayo.

Lynne Reilly, 27 Forest Avenue, Kingswood, Clondalkin.

Mary Ress, 1 Marion Villas, Arklow, Co Wicklow.

Evelyn Roche, Tullibards, Bridgetown, Wexford.

Elaine Skehan, 48 Green Lawns, Skerries, Co Dublin.

Kathleen Sexton, Cove Lodge, Marine PDE, Sandycove, Co Dublin.

Clare Sweeney, 1 Dun Emer Park, Dundrum, Dublin 14.

ANNEXE 2

LISTE DES ORGANISATIONS

Mme Patricia Byrne, SFADCO, Town Centre, Shannon, Co Clare.

M. Terry Byrne, Sligo Co Council, Riverside, Sligo.

Mme B. Cahalane, Federated Union of Employers, Baggot Bridge House, 84,86 Lr. Baggot Street, Dublin 2.

M. Eddie Casey, NRB, 25 Clyde Road, Dublin 4.

M. Arthur Coldrick, IPC, Shelbourne House, Shelbourne Road, Dublin.

M. Pat Connell, Guinness Workers Employment Fund Ltd, St Jame's Gate, Dublin 2.

Mme Mary Crowe, Industrial Credit Corporation, 32/34 Harcourt St., Dublin.

M. D.J. Crowley, IIRS, Ballymun Road, Dublin 9.

County Development Officer, County Council, Courthouse, Cavan.

County Development Officer, County Council, Courthouse, Ennis Co Clare.

County Development Officer, County Hall, Cork.

County Development Officer, County Council, County House, Lifford, Co Donegal.

County Development Officer, County Council, County Buildings, Prospect Hill, Galway.

County Development Officer, County Council, Courthouse, Carrick-on-Shannon, Co Leitrim.

County Development Officer, County Council, Longford.

M. T. Lynch, County Council, Courthouse, Roscommon, Co Roscommon.

County Development Officer, County Council, Thomas Ashe Memorial Hall, Tralee.

County Development Officer, 82/83 O'Connell Street, Limerick.

M. Michael de Hal, Udaras na Gaeltachta, Na Forbacha, Gaillimh.

M. Neill Donnellan, YEA, 3/4 Upper Pembroke Street, Dublin 2.

Mme Rosemary Donnelly, IMI, Sandyford Road, Dublin 14.

Mme Mary Dorgan, Regional Manager, External Training, AnCO.

Mme Helen Doyle, Office of Minister of State for Women's Affairs, Government Buildings, Dublin 2.

M. Bertie Foy, An Foras Forbartha, St Martin's House, Waterloo Road, Dublin 4.

Mme Helen Gallivan, Bord Failte Eiereann, Baggot St. Bridge, Dublin 2.

M. Pat Goggins, Irish Goods Council, Merrion Hall, Strand Road, Dublin 4.

M. Aidan Golden, The Glen, Monaghan.

Mr Brendan Leahy, CERT, 7th/8th Floor, Lansdowne House, Dublin 4.

M. R.A. Meaney, BIM, Crofton Road, Dun Laoghaire, Co Dublin.

M. Denis Murphy, Innovation Centre, Plassey Technological Pk Limerick.

M. Tony O'Dwyer, APSO, 29 Lower Baggot Street, Dublin 2.

Mme Kathie O'Sullivan, Food Technology Centre, Raheen, Limerick.

Mme Karen Rothwell, Coras Trachtala, Merrion Hall, Strand Road, Dublin 4.

The Secretary, Network, P.O. Box 1439, Shelbourne Road, Dublin 4.

M. Jonh Sheils, DEVCO, Kildress House, Pembroke Row, Dublin 2.

M. John Smyth, Ellison Street, Castlebar, Co Mayo.

M. Frank Sutton, Crafts Council of Ireland, Thomas Prior House, Merrion Road, Dublin 4.

M. Myles Tierney, Irish Federation of Self Employed, 21 Mespil Road, Dublin 4.

M. Gerald Tyler, Kilkenny Design Workshops Ltd, Kilkenny.

M. Seamus Walsh, IDA, Wilton Park House, Wilton Place, Dublin 2.

ANNEXE 3

SECTION ENTREPRISES

AnCO - The Industrial Training Authority

Création d'entreprises

COURS DU SOIR	COURS A TEMPS PARTIEL
WOMEN INTO ENTERPRISE 5 semaines (2 soirées par semaine)	PROGRAMME - FEMMES 20 semaines, de 9 h 30 à 12 h 30
GROUPE-CIBLE: les femmes envisageant de monter une affaire	GROUPE-CIBLE: les femmes souhaitant monter une petite entreprise. Le programme est conçu de manière à être accessible aux femmes qui ont un projet intéressant mais qui, pour des raisons personnelles, ne peuvent suivre qu'une formation à temps partiel
OBJECTIF: aider les participantes à avoir une vue objective des points forts, des faiblesses et des perspectives de leur projet	OBJECTIF: former et épauler les participantes dans le cadre d'un programme centré sur l'action et conçu pour concrétiser un projet en une entreprise viable
CONTENU DU PROGRAMME:	CONTENU DU PROGRAMME:
* Présentation du rôle du chef	* Développement des aptitudes personnelles
* Efficacité personnelle	* Le chef d'entreprise
* Initiation au marketing	* Créativité
* Etudes de marché	* Planification financière
* Finances	* Moyens de financement
* Gestion financière	* Marketing
* Planification de l'entreprise	* Etudes de marché
	* Comptabilité
L'orientation individuelle fait partie du programme. Chaque participante doit élaborer un projet documenté justifiant la viabilité commerciale de l'entreprise.	* Banque, assurances
	* Organismes publics d'aide
	Chaque participante doit préparer un dossier documenté justifiant la viabilité commerciale de l'entreprise.
	AIDES: les participantes touchent une allocation de formation et une indemnité de transport.

tu as une idée ?

Mets toutes les chances
de ton côté:
suis une formation

créer
une
entreprise

AnCO - The Industrial Training Authority

Qu'est-ce que l'opération en faveur de la création d'entreprises?
Cette opération associe les éléments suivants:
- une évaluation et la mise au point de votre idée;
- l'élaboration du projet d'entreprise;
- la formation dont vous avez besoin pour réussir;
- une orientation, des encouragements et des conseils qui vous aideront à atteindre votre objectif: la réussite de votre entreprise.

A qui cette opération s'adresse-t-elle?
A toute personne de plus de 16 ans ayant une idée de produit ou de service intéressante, et la volonté de la concrétiser de manière à ce qu'elle forme la base d'une activité lucrative, susceptible d'apporter satisfaction et stabilité financière à son créateur et, le cas échéant, génératrice d'emplois.

Combien de temps dure-t-elle?
Chaque action dure 15 semaines. Elle commence par 6 semaines d'analyse et de formation intensives, qui sont élargies progressivement pour permettre aux participants de travailler sur leur propre projet et de le mettre au point dans un contexte réel.

Cette association de la formation et de l'action sur le terrain est bien dosée tout au long des 15 semaines, de telle sorte que les participants passent une très grande partie de leur temps en dehors de la 'salle de classe', et peuvent ainsi appliquer ce qu'ils viennent d'apprendre au développement de leur projet.

En quoi consiste au juste cette opération?
Elle s'articule autour des éléments suivants:
- maturation de l'idée afin de pouvoir la transposer dans un projet concret, qui permettra de tester les chances de réussite de l'entreprise;
- compréhension des facteurs influant sur le financement du développement de produits, les études de marché et les techniques de commercialisation;
- le développement d'une approche disciplinée et motivée, qui doit permettre aux participants de réaliser leur objectif - la création d'une entreprise qui marche bien;
- donner aux participants l'occasion de chiffrer leurs débouchés potentiels et les aider individuellement afin

qu'ils puissent s'initier aux techniques d'étude de marché et interpréter les résultats de cette étude pour s'assurer que leur projet pourra devenir une activité lucrative.

A qui s'adresse-t-elle?
L'opération s'adresse à ceux qui ont une idée et sont capables de démontrer leur aptitude/leur motivation à monter une affaire.

Allocations
Les participants recevront de l'AnCO une bourse qui leur sera versée hebdomadairement s'ils sont chômeurs, et une allocation de transport ou d'hébergement.

Où les actions ont-elles lieu?
Des stages sont organisés en permanence au centre d'entreprise, Pearse Street à Dublin. Si vous n'habitez pas dans la région de Dublin, vous pouvez suivre une formation dans d'autres grands centres du pays.

TRAVAILLER POUR SON PROPRE COMPTE

Les stages organisés par l'AnCO sont financés par la taxe pour l'emploi des jeunes, le Trésor public et le Fonds social européen.

Créer une entreprise **Strictement confidentiel**

Candidature préliminaire

Merci d'écrire en capitales

Nom: _____

Adresse: _____

_____

_____

Date de naissance: _____ N° de téléphone: _____

Nationalité: _____ Situation de famille: _____

Formation scolaire/formation/qualifications:

_____

_____

_____

Emploi:

Employeur Poste/fonction Durée

Décrivez votre idée en quelques phrases:

_____

_____

_____

_____

L'opération est destinée:

Aux jeunes de 16-25 ans qui ont une idée de produit ou de service, et qui se jugent capables de la réaliser, mais ne savent comment s'y prendre. Dans ce cas, ils peuvent faire acte de candidature en répondant au questionnaire ci-joint. Ils seront alors invités à une entrevue à la bonne franquette pour parler de ce projet.

Les candidatures sont à adresser à:

AnCO - The Industrial Training Authority
Trainee Information Centre
27-33 Upper Baggot Street, Dublin 4.
Téléphone: 01-685777
Télex: 93313 EI

si vous habitez Dublin et les environs.

Si vous habitez en province, adressez-vous à l'agence locale du National Manpower Service.

ANNEXE 4

III DESCRIPTION DES ACTIONS

YSEP

3.1 Beaucoup de jeunes s'adressaient à la YEA (Youth Employment Agency - Agence pour l'emploi des jeunes) pour lui demander de les aider à monter une entreprise. Pour pouvoir répondre à leurs besoins, l'Agence a donc mis sur pied l'YSEP (Youth Self Employment Programme - opération en faveur de la création d'entreprises par les jeunes). Elle demanda à des consultants d'étudier entre autres la faisabilité d'un système de prêts garantis. Les consultants préconisèrent un montant maximum de 3 000 IRL par prêt garanti. La YEA contacta alors les quatre grandes banques du pays pour leur présenter l'opération et leur demander d'y participer. La Bank of Ireland (Banque d'Irlande - BoI) se déclara prête à la soutenir.

3.2 L'YSEP fut présentée en septembre 1983. Les jeunes de moins de 25 ans qui sont en chômage depuis au moins trois mois peuvent emprunter à la Bank of Ireland un montant de 3 000 IRL au maximum, au taux habituel, pour trois ans au plus. Ces prêts sont garantis par la YEA à concurrence de 60 pour cent du capital (non compris les intérêts). Les 40 pour cent restants sont couverts par la BoI qui, pour des raisons internes,

fait assumer 20 pour cent par l'agence ayant octroyé le prêt, et 20 pour cent par le siège. Toute autre forme de garantie n'est pas autorisée. Le prêt doit servir à la mise en route de l'entreprise, et la BoI doit être assurée de la viabilité du projet. Les emprunteurs ne doivent pas toucher en même temps une allocation de chômage ou toute autre aide aux chômeurs pendant la durée du prêt.

3.3 Les obligations des parties prenantes à l'opération sont définies dans un contrat conclu le 22 septembre 1983 entre la YEA et la Bank of Ireland. L'YSEP a été inaugurée le 1er octobre 1983, et une première campagne de publicité en sa faveur a été lancée le 19 décembre 1983. Elle était prévue pour commencer comme une action pilote, mais en mars 1984, la Bank of Ireland commença à lui faire une large publicité. A cette époque, elle lui alloua 1 million d'IRL; ce fonds était déjà épuisé en septembre et donc, elle octroya une rallonge de 5 millions d'IRL.

3.4 La gestion de cette opération entre dans les attributions habituelles des agents des départements concernés de la BoI. Par ailleurs, le National Manpower Service et l'AnCO sont à même de renseigner les demandeurs d'emploi et les jeunes en formation sur ce projet. La BoI a fait de son côté de la publicité en distribuant du matériel d'information et des affiches. Depuis quelques mois toutefois, ce matériel n'est plus exposé bien en vue, et la BoI n'a

plus fait de publicité depuis un certain temps.

3.5 Le nombre et la répartition des participants à l'YSEP entre octobre 1983 et février 1985 - le dernier mois pour lequel les consultants ont des données chiffrées - sont résumés dans les tableaux 10-12 et dans les diagrammes 1 et 2. A la fin du mois de février 1985, 696 personnes au total avaient contracté un prêt YSEP. (Depuis, 80 prêts ont été attribués jusqu'à la fin de juin 1985). Etant donné que quelques prêts ont été consentis à des groupes de deux ou trois personnes, le nombre de prêts proprement dits est un peu inférieur au nombre d'emprunteurs: il était de 663 à la fin de février. D'autre part, le nombre de projets individuels est lui aussi un peu inférieur au nombre de prêts - en ce sens que plusieurs emprunteurs ont investi l'argent reçu dans des projets collectifs -. A la fin de février 1985, on recensait au total 614 projets.

3.6 Les prêts se chiffrent au total à 1,7 million d'IRL; le montant de chaque prêt est en moyenne de 2 500 IRL; toutefois, la majorité des participants a emprunté le montant maximum - 3 000 IRL - pour la durée maximum - 3 ans -.

3.7 Comme le montre le diagramme 1, le nombre d'entrants dans le programme est très fluctuant d'un mois sur l'autre. Dans les 6 ou 7 premiers mois, 30 jeunes en moyenne ont été admis chaque mois, avec une pointe à

50. Dans la période considérée, aucun indice ne signale une diminution des entrées dans l'opération. Toutefois, si l'on considère le nombre de prêts contractés depuis la fin de février, il semblerait que le nombre d'entrants soit descendu à 20 en moyenne par mois. Il y a lieu de faire remarquer cependant que la date d'attribution d'une grande partie des prêts n'est pas connue avec certitude, de telle sorte qu'il est quelque peu arbitraire de déterminer le nombre de prêts attribués chaque mois.

Tableau 10 - YSEP: analyse (situation à la fin de février 1985)

	Nombre	%
Nombre total de participants	696	100
Nombre de prêts consentis	663	
Nombre total de projets	614	
Valeur totale des prêts	1 666 000 IRL	
Nombre de participants mariés	87	12,5
Nombre d'enfants en moyenne	0,4	
Nombre de femmes dans l'opération	180	25,9
Nombre de chômeurs touchant l'allocation de chômage	235	33,8
Nombre de chômeurs touchant l'aide publique	138	19,8
Nombre de titulaires d'un compte en banque	287	41,2

Tableau 11 - Répartition par secteur des participants à l'YSEP

	Nombre	%
Production	148	21,3
Agriculture	16	2,3
Services	477	68,5
Bâtiment/travaux publics	20	2,9
Hôtellerie/restauration	34	4,9
Pêche	1	0,1
	696	100,0

Tableau 12 - Répartition géographique des participants à l'YSEP

Région	Nombre	%
Ville de Dublin	163	23,7
Comté de Dublin	39	5,7
Reste de la Région est	51	7,4
Total, Région est	253	36,8
Sud-est (1)	76	11,1
Sud-ouest	92	13,4
Centre ouest (2)	35	5,1
Ouest	65	9,5
Nord-ouest	21	3,1
Donegal	22	3,2
Nord-est	66	9,6
Midlands	58	8,4
	688	100,0

(1) Y compris tout le comté de Tipperary
(2) Non compris Tipperary, Région nord.

Figure 1

Youth Self Employment Programme

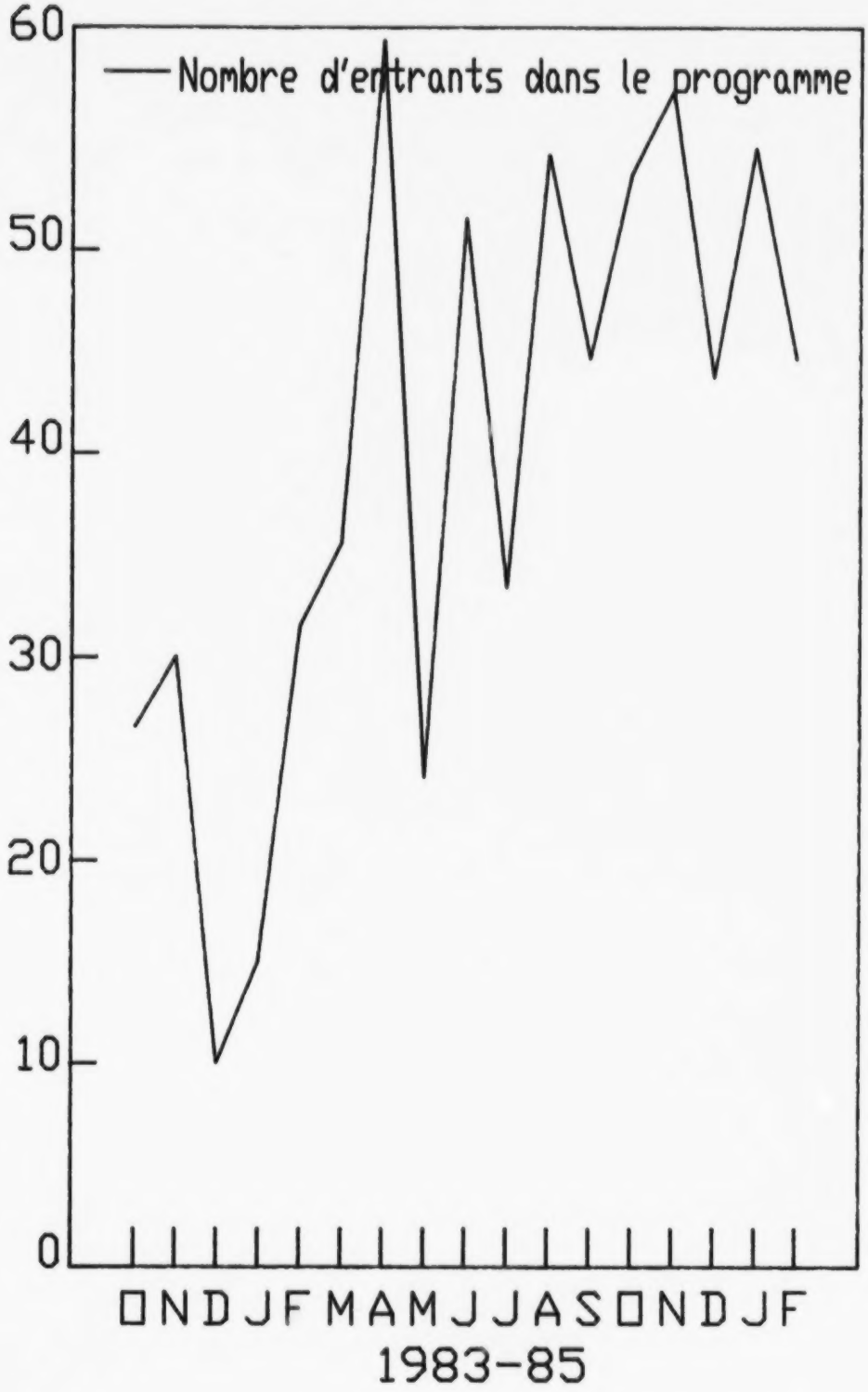
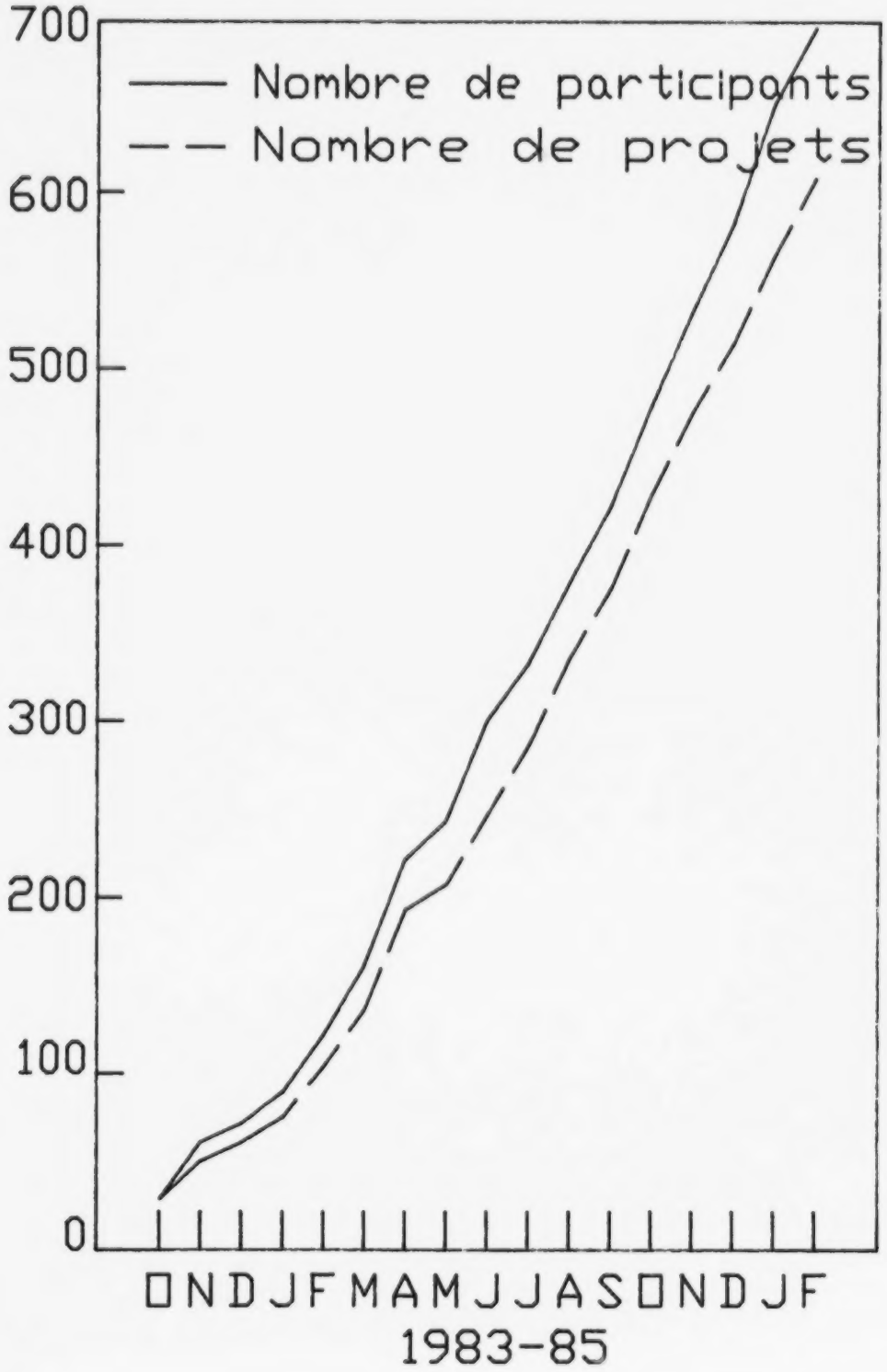


Figure 2
Youth Self Employment Programme



3.10 Les bureaux du NMS répartis dans le pays connaissent l'opération jusque dans les moindres détails, et les affiches et le matériel d'information y sont placés bien en vue. De même, du matériel publicitaire est exposé dans les bourses du travail. Les centres et le personnel de l'AnCO sont eux aussi bien au courant de l'YSEP. Cette opération a par ailleurs fait l'objet d'une certaine publicité officielle dans les médias. Enfin, les agents de la Bank of Ireland connaissent bien le programme d'aide aux entreprises (EAS) et dans certains cas même, des dispositions ont été prises pour en faire bénéficier des participants à l'YSEP.

3.11 A la fin du moins de juin, on recensait dans les actions 5 706 personnes au total; 646 avaient abandonné et 1 933 avaient quitté les actions parce qu'elles étaient arrivées en fin de droits. Au total, à la fin du mois de juin toujours, 8 276 personnes étaient passées par l'EAS (opération d'aide aux entreprises) ou s'y trouvaient encore. Cette action a démarré modestement, mais le nombre de participants est passé par la suite à environ 500 par mois, et il s'est maintenu à ce niveau jusqu'à maintenant. Si l'on part du nombre d'entrants enregistré un an auparavant, il semblerait que l'effectif total de participants à une date prise au hasard s'est stabilisé aux alentours de 5 700.

3.12 La répartition géographique des participants correspond également en gros à la répartition des chômeurs, bien que, semble-t-il, le nombre de bénéficiaires soit un peu inférieur à la moyenne dans trois régions de l'ouest (centre ouest, ouest et nord-ouest). De même, à Dublin, le taux de participation est inférieur au taux de chômage dans la région. Ces écarts ne sont toutefois pas significatifs car les divisions géographiques employées pour l'administration de l'EAS d'une part et les statistiques sur le chômage de l'autre ne coïncident pas exactement.

3.13 La classification par tranche d'âge employée pour l'EAS est elle aussi diffétrente de celle qui figure dans les statistiques sur le chômage, de telle sorte qu'une comparaison de ce point de vue entre le nombre de participants à l'EAS et le nombre de chômeurs n'apporterait pas grand-chose. Une comparaison est toutefois possible en ce qui concerne les moins de 25 ans. Ces jeunes représentaient 29,7 pour cent des chômeurs en avril dernier et 25,1 pour cent des participants à l'EAS en juin.

3.14 Certaines comparaisons entre ces deux groupes sont également possibles si l'on considère la durée de l'emploi. Au mois d'avril, 170 777 personnes étaient en chômage depuis plus de 13 semaines, et plus de la moitié d'entre elles (55,3 %) depuis plus d'un an. Le pourcentage correspondant en ce qui concerne les

participants à l'EAS était de 30,1 pour cent.

RESUME

Termes de référence

(a) L'étude consiste à évaluer les effets sur l'emploi du programme d'aide aux entreprises (Enterprise Allowance Scheme EAS) et de l'action en faveur de la création d'entreprises par les jeunes (Youth Self Employment Programme); elle consiste également à déterminer le coût de ces actions pour le Trésor public, et à formuler des recommandations sur les possibilités d'améliorer leur efficacité.

Méthodologie

(b) Pour cette étude, 99 participants aux actions ont été interrogés et un questionnaire a été envoyé par la poste à 954 personnes; au total, 414 réponses ont pu être exploitées.

(c) Il a été assez difficile de toucher les participants à l'YSEP. Quelques-uns seulement ont accepté d'être interviewés,et parmi les personnes ayant répondu au questionnaire postal, il n'y avait qu'un petit nombre de bénéficiaires de cette action.

(d) Il ressort de l'examen des réponses au questionnaire que la répartition des participants par âge, par région et par secteur d'activité correspondait

sensiblement à celle des bénéficiaires de l'EAS.

Participation

(e) Le nombre de participants a augmenté rapidement en 1984, après une période de rodage de deux à trois mois. A la fin du mois de juin 1985, l'on dénombrait au total 8 276 participants et anciens participants à l'EAS. A la fin de février 1985 (la dernière date pour laquelle les consultants ont les chiffres), il y avait dans l'YSEP 696 personnes.

Administration

(f) L'YSEP est gérée par l'intermédiaire de la Bank of Ireland. Quelques petits problèmes, inévitables, se sont posés à ce niveau, car les agents de la BoI n'avaient pas réuni toutes les informations requises sur certains bénéficiaires du projet.

(g) L'EAS est gérée par les agents du NMS chargés du placement. Certaines difficultés ont aussi surgi de ce point de vue en raison de problèmes de communication entre le fichier central du ministère des Affaires sociales, les bourses du travail, le NMS et le ministère du Travail.

(h) De ce fait, certains ont reçu plus d'argent que ce à quoi ils avaient droit, et des retards se sont produits dans l'attribution de versements forfaitaires.

(i) L'informatisation de la gestion de l'EAS, qui a été entreprise il y a quelques mois, a dû être abandonnée faute de personnel.

Impact économique

(j) Dans l'appréciation des effets positifs des actions pour l'économie, il faut faire entrer en ligne de compte le fait que quelques participants auraient de toute façon créé une entreprise, et que d'autres ne créeront pas vraiment des emplois, mais ne feront que déplacer une main-d'oeuvre déjà occupée, et considérer la possibilité d'un échec pour certains participants.

(k) Ces trois éventualités sont désignées respectivement par les termes de "poids mort", de "transfert" et de "viabilité".

(l) Dans le cas de l'EAS; la proportion de personnes ayant participé aux actions alors qu'elles auraient de toute façon créé une affaire est de l'ordre de 33 pour cent, le taux de transfert de main-d'oeuvre est de 70 pour cent et le taux de viabilité est d'environ 67 pour cent. Si l'on conjugue tous ces facteurs, en supposant qu'ils sont indépendants les uns des autres, on obtient un taux net de création d'emplois de 13 pour cent. Autrement dit, 13 pour cent des projets réalisés par les participants à l'EAS n'auraient pu l'être sans le programme, ils ne débaucheront pas la main-d'oeuvre d'autres

entreprises et seront viables à la longue.

(m) En supposant que chaque entreprise occupe en moyenne 1,5 personne, ceci signifie qu'une vingtaine d'emplois permanents sont créés pour 100 participants à l'opération.

(n) En ce qui concerne l'YSEP, le même calcul aboutit à 30 emplois pour 100 entrants. Ici, la proportion de participants susceptibles de créer une entreprise sans l'aide du programme et les transferts de main-d'oeuvre sont moins importants; en revanche, le taux de longévité des projets réalisés est aussi nettement plus faible.

Finances

(o) Les capitaux constituent un problème majeur pour la plupart des participants. Pourtant, beaucoup de chômeurs font preuve d'une capacité étonnante à financer leurs investissements, soit par leurs propres moyens, soit en empruntant. Certains indices permettent de penser que l'YSEP pourrait être un bailleur de fonds assez important pour les bénéficiaires de l'EAS.

Formation

(p) Une grande partie de ceux qui ont répondu au questionnaire indique que la formation est importante pour lancer ou gérer une petite entreprise. Cette réponse ne concorde toutefois pas avec ce qui est

ressorti des interviews. D'une manière générale, il semble nécessaire d'étoffer l'offre de formation en direction des bénéficiaires de l'EAS et de l'YSEP.

Conseils

(q) Les personnes ayant répondu au questionnaire et celles qui ont été interrogées de vive voix regrettent souvent de ne pas avoir la possibilité de demander conseil sur les problèmes rencontrés par les entreprises. Le enquêteurs ont conclu de ces réponses, mais aussi d'autres indices, que l'absence de services-conseils aux entreprises constituait un problème majeur.

Participation aux deux opérations

(r) Il est assez difficile de déterminer dans quelle mesure les bénéficiaires de l'YSEP recourent aussi à l'EAS. En septembre 1984, il y avait dans l'YSEP près de 433 personnes qui auraient pu bénéficier de l'EAS. Toutefois, d'après les réponses reçues, très peu de bénéficiaires de l'EAS participaient aussi à l'YSEP.

Recommandations: financement

(s) Il est nécessaire de fournir aux créateurs d'entreprise les capitaux dont ils ont besoin pour démarrer. S'il est surtout difficile pour les jeunes de se procurer les capitaux voulus, les plus âgés se heurtent eux aussi à des problèmes dans la mesure où ils sont chômeurs. Ce fait même justifie de poursuivre l'YSEP. Toutefois, étant donné que,

d'après les enquêteurs, une forte proportion d'entreprises risque de ne pas réussir, le nombre de ceux qui peuvent tirer profit de l'opération n'est sans doute guère supérieur à une centaine par an.

(t) D'autre part, les enquêteurs ne sont pas certains de l'utilité du versement de sommes forfaitaires dans le cadre de l'EAS. Sans doute y a-t-il ici une forte proportion d'échecs. Dans la mesure où elle est jugée souhaitable, l'aide financière devrait revêtir la forme d'un prêt garanti, comme dans le cas de l'YSEP. Si le système de versements forfaitaires est maintenu, les consultants pensent qu'il faudrait, comme dans le cas de l'YSEP, réduire le nombre de dossiers acceptés.

Recommandations, impact économique

(u) Il serait bon d'envisager la possibilité de prolonger à 18 mois la participation à l'EAS pour les projets ayant de bonnes chances de réussir, mais qui ont besoin d'une période de maturation plus longue.

(v) D'une manière générale toutefois, les consultants ne recommandent pas de faire explicitement une distinction entre les participants à l'EAS afin de réduire les abus et les transferts de main-d'oeuvre, et ce avant tout parce qu'ils considèrent que les actions contribuent à lever des obstacles et ne confèrent pas des avantages indus.

Recommandations: administration

(w) La gestion de l'YSEP devrait être plus rigoureuse, en ce sens que les banques devraient pouvoir demander aux emprunteurs des garanties personnelles, à concurrence d'un tiers de la valeur du prêt. La moitié des deux tiers restants pourrait être garantie par la YEA. De la sorte, les emprunteurs seraient incités à la prudence. Enfin, les participants à l'YSEP devraient pouvoir bénéficier aussi de l'EAS.

(x) L'informatisati de l'EAS devrait être poursuivie. Il faudrait aussi améliorer l'échange d'informations entre le ministère du Travail et celui des Affaires sociales sur le statut des participants à l'EAS.

(y) Il faudrait limiter le nombre de candidatures en souffrance pour les versements forfaitaires de l'EAS ou, si ceci n'est pas possible, abolir carrément ce système.

(z) Il ne faudrait octroyer aux participants à l'EAS des montants forfaitaires qu'après s'être assuré que cet argent est nécessaire pour effectuer des investissements.

(aa) Il faudrait organiser le suivi régulier de l'EAS et de l'YSEP, c'est-à-dire effectuer des sondages auprès des anciens participants, et faire le point périodiquement avec le ministère des Affaires

sociales afin de s'assurer que les bénéficiaires ne touchent pas en plus une allocation de chômage.

Recommandations: formation et conseils

(ab) Il faudrait faire le nécessaire pour qu'une initiation à la gestion soit assurée à tous ceux qui sont admis dans l'EAS ou l'YSEP.

(ac) Il faudrait demander à l'AnCO et à la YEA (pour les moins de 25 ans) de faire tout ce qui est en leur pouvoir pour mettre sur pied un service-conseils en gestion pour les travailleurs indépendants.

Conclusion

5.22 Combiner tous ces facteurs dépasse les capacités de la base de données, car chaque entrée du questionnaire n'a pas fait l'objet d'un calcul de probabilité sur le poids mort, la viabilité et le transfert de main-d'oeuvre. Toutefois, en partant de certaines hypothèses simplifiées, on peut se faire une idée approximative de l'ordre de grandeur de l'effet net sur l'emploi. En supposant que pour chaque participant, le poids mort, la viabilité et l'effet de transfert sont indépendants les uns des autres, on obtient un effet net sur l'emploi de

$$(1 - p)\,(1 - d)\,V = 0{,}13$$

p = poids mort = env. 0,33

d = transfert = env. 0,70

V = viabilité = env. 0,67.

5.23 Ce calcul ne tient pas compte du fait que beaucoup de participants aux actions ont du personnel. En fait, les 414 personnes ayant répondu au questionnaire emploient au total 200 salariés, dont un certain nombre, sans doute, à temps partiel. Toutefois, si l'on penche pour l'hypothèse haute, on peut multiplier ce facteur création d'emplois par 1,5, ce qui le porte à environ 0,2.

5.24 La conclusion générale à tirer de cette analyse est qu'un petit pourcentage seulement de ceux qui entrent dans l'EAS contribue à assurer l'emploi. D'après les chiffres ressortis de l'analyse qui précède, il serait inférieur à 15 pour cent. Ces indications n'ont pas de quoi surprendre. En effet, on ne peut raisonnablement présumer que des personnes assez peu qualifiées, qui travaillent pour leur propre compte, et exercent surtout une activité de service, puissent créer beaucoup d'emplois.

YSEP

Poids mort

5.25 L'effet net sur l'emploi de l'YSEP est beaucoup plus difficile à évaluer que dans le cas de l'EAS; en effet, l'on ne dispose que de peu d'informations sur les participants à cette action, et d'autre part, un petit nombre seulement, sinon aucun, est arrivé au

terme de son prêt. Les questions 5.9 ("Auriez-vous pu emprunter sans l'assistance de l'YSEP?") et 5.10 ("Qu'auriez-vous fait si l'on vous avait refusé le prêt YSEP?") tentent de déterminer les abus. Les réponses font l'objet du tableau 31. D'après ce tableau, il semble que l'action a abouti à de bons résultats; 11 pour cent seulement pensent qu'ils auraient pu se procurer aussi facilement ailleurs les capitaux nécessaires. Après examen de ce tableau, il semblerait également qu'un petit nombre seulement des participants à l'action (5 sur 29) aurait pu lancer son entreprise sans l'aide de l'YSEP.

5.26 Dans le cas de l'YSEP (par opposition à l'EAS), des informations ont également été obtenues de personnes qui auraient pu participer à l'action, mais ne l'ont pas fait. Cinquante-cinq avaient moins de 26 ans et, pour une raison ou pour une autre, elles n'ont pas sollicité de prêt YSEP. Si l'on fait le total des réponses à cette question et à la question 5.10, il semblerait que 84 personnes auraient pu obtenir un prêt de ce genre, mais que 29 seulement, soit 35 pour cent, ont fait une demande. De même, parmi les personnes interrogées de vive voix, il y en avait 46 de moins de 26 ans, et 18 (39 %) ont réussi à monter une affaire sans l'aide de l'YSEP. Toutefois, un très petit nombre seulement de ceux qui n'avaient pas participé à l'action a dû emprunter. On pourrait donc conclure qu'emprunter n'est pas capital pour la plupart de ceux qui créent une entreprise, mais que,

d'un autre côté, dès lors qu'ils demandent un prêt, l'aide de l'YSEP leur est très utile. On peut également dire que le poids mort est nettement inférieur comparativement à l'EAS - il est de l'ordre de 20 pour cent -.

Viabilité

5.27 On serait tenté de conclure des interviews qu'une grande partie des entreprises créées par des bénéficiaires de l'YSEP est viable. Plus de la moitié des personnes ayant répondu au questionnaire (question 5.11 - "Comment jaugez-vous vos chances de pouvoir rembourser le prêt YSEP?") s'estiment capables d'honorer leurs engagements (tableau 32). La proportion est à peu près la même en ce qui concerne les personnes interviewées. Le taux de viabilité se situe donc aux alentours de 50 pour cent.

5.28 Outre les réponses au questionnaire et les informations recueillies dans les interviews, on peut également déterminer la proportion d'entreprises viables à l'aide du nombre d'emprunteurs défaillants. Sur 663 prêts consentis jusqu'en février, 105 (soit 15,8 %) ont été présentés par la BoI à la YEA au titre de la garantie. Ce chiffre ne peut toutefois être considéré de prime abord comme le taux d'échecs définitif, car quelques-uns seulement de ces prêts ont dépassé la moitié de leur durée.

5.29 D'autre part, comme le montre le tableau 33, pour

tous les prêts consentis au quatrième trimestre 1983 (c'est-à-dire les premiers), les emprunteurs défaillants ont fait faillite avant la fin du premier trimestre 1985. De même, pour la grande majorité des prêts consentis au premier trimestre 1984 et n'ayant pu être remboursés, les emprunteurs ont déclaré forfait avant la fin du premier trimestre 1985. Une interprétation de ces données (assez sommaires, il faut l'admettre) semble indiquer que la plupart des échecs se produisent dans les 12-15 premiers mois. Le tableau 33 indique comme taux d'échecs définitif pour les premiers emprunts contractés un pourcentage de 31 pour cent.

5.30 En raison des informations communiquées par la BoI, le taux d'échecs sera sans doute supérieur à 31 pour cent. Même si les chiffres du tableau 34 montrent le contraire, nous sommes tentée de penser que le nombre d'échecs potentiels est élevé. Dans le rapport intérimaire, nous avançons le chiffre de 50 pour cent - un pourcentage qui concorde avec les réponses au questionnaire et le résultat des interviews. Nous sommes encline à nous en tenir à ce pourcentage. Toutefois, on pourrait obtenir des données plus justes en effectuant un rapide tour d'horizon dans quelques agences de la BoI ou dans toutes, et en demandant aux agents combien de prêts contractés jusqu'ici le seront d'après eux en pure perte.

Tableau 31

Question 5.10 - Alternatives à l'YSEP:
"Que feriez-vous à présent si vous n'aviez pas obtenu de prêt YSEP?"

1. Je serais chômeur	5
2, Je ferais ce que je fais maintenant	5
3. Je ferais ce que je fais maintenant, mais à plus petite échelle	6
4. Je travaillerais pour quelqu'un d'autre	6
5. Je travaillerais pour mon propre compte dans une nouvelle entreprise	1
6. Je suivrais des cours/une formation	0
7. Je quitterais le pays	5
8. Je ferais autre chose	0
9. Je ne sais pas	1
	29

Tableau 32

Question 5.11 - Les chances de réussite de l'YSEP
"Comment estimez-vous vos possibilités de rembourser l'emprunt YSEP?"

Bonnes	12
"50/50"	11
Mauvaises	1
	24

Tableau 33

Pourcentage de non remboursement des prêts YSEP

Date d'octroi	Nombre d'échecs	Entrants	Pourcentage
4/1983	21	67	31,3 %
1/1984	17	81	21,0 %
2/1984	29	133	21,8 %
3/1984	29	131	22,1 %
4/1984	7	153	4,6 %
1/1985	2	98	2,0 %
Total	105	663	15,8 %

Tableau 34

Nombre d'échecs par trimestre

Date d'octroi des prêts	Nombre d'échecs	Date des échecs						
		1983	1984				1985	
		4	1	2	3	4	1	2
4/1983	21	0	0	1	6	4	10	0
1/1984	17	-	0	0	0	2	13	2
2/1984	29	-	-	0	1	7	9	12
3/1984	29	-	-	-	1	4	13	11
4/1984	7	-	-	-	-	0	2	5
1/1985	2	-	-	-	-	-	-	-
	105	0	0	1	8	17	47	32

Transfert

5.31 L'effet de transfert est plus faible dans les actions YSEP car le nombre de participants s'orientant vers la production y est plus élevé que dans l'EAS. Sur les 29 bénéficiaires de l'YSEP interrogés, 15 étaient supposés susceptibles de débaucher de la main-d'oeuvre d'autres entreprises. Dans ces conditions, on est tenté de conclure que le taux de transfert tourne autour de 50 pour cent en ce qui concerne les participants à l'YSEP.

Conclusion

5.32 L'effet net sur l'emploi de l'YSEP est de 20 pour cent, compte tenu du poids mort, de la viabilité et des transferts, et de l'hypothèse que ces probabilités sont indépendantes l'une de l'autre.

YOUTH EMPLOYMENT AGENCY BANK OF IRELAND

YOUTH SELF EMPLOYMENT PROGRAMME

Le "Youth Self Employment Programme" de la Youth Employment Agency, l'Agence pour l'Emploi des jeunes, et de la Bank of Ireland permet aux jeunes qui sont en chômage depuis plus de trois mois et ont une idée réalisable de solliciter un prêt de 3 000 IRL pour démarrer leur entreprise.

Pour avoir droit à un prêt, vous devez:

- avoir entre 15 et 25 ans au moment où vous déposez votre demande
- être en chômage depuis au moins trois mois
- avoir une idée intéressante.

Votre projet

- doit être un projet nouveau, pour lequel vous n'avez pas encore obtenu de crédit d'une banque

- il peut se situer dans n'importe quel secteur de l'économie

- il peut bénéficier d'une autre aide de l'Etat.

Vous pouvez obtenir un prêt d'un montant maximum de 3 000 IRL au taux habituel, remboursable en 3 ans.
La majeure partie de ce prêt est garantie par la Youth Employment Agency.

Pour plus de détails, adressez-vous à l'agence locale de la Bank of Ireland.

Avez-vous envisaagé une formation à l'AnCO ou au CERT (conseil pour l'enseignement, le recrutement et la

formation dans l'hôtellerie, la restauration et le tourisme)?

Renseignez-vous et demandez conseil au National Manpower Service.

EN

CEDEFOP

European Centre for the Development of Vocational Training

Equal Opportunities and Vocational Training
Establishment and Management of Businesses by Women

A Synthesis Report of twelve national reports
and four complimentary reports

Annie May

October 1987

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PREFACE

The CEDEFOP (European Centre for the Development of Vocational Training) survey into equal opportunities and vocational training for the establishment and management of businesses for women sought to identify various aspects of vocational training provision and needs of women who wish to set up or have already established their own enterprise, or by studying the question, seek to improve the quality of vocational training on offer. In order to carry out the survey CEDEFOP has covered all twelve Member States of the European Community on two fronts :

1) Organisations and institutes which give advice and guidance, financial help and vocational training to women planning to start their own business.

2) Women who have set up their own business and/or have received the services of the first category.

Implementation

The questionnaire was distributed amongst all twelve Member States with an accompanying letter. It was intended that a 60/40 ratio of organisations/ women entrepreneurs should be contacted. The rest was left to the individual national researchers. As it turned out each researcher carried out their survey in various different ways in order to obtain a picture of their own country (see Methodology). Because of this the survey does not present a strictly schematic approach to the problems but rather an overview, and points the way to further research.

CHAPTER 1

Introduction

The task of comparing and contrasting the different findings of the CEDEFOP survey in all twelve Member States of the European Community on the subject "Equal Opportunities and Vocational Training - Creation and Management of Enterprises" highlighted some of the areas in which more research is necessary (see Putting in Perspective). Not all questions were answered schematically and the possibility of conducting an in depth study into the situation was not the brief.

It can be seen from the table of responses that the women entrepreneurs lagged only a little behind the organisations in their overall response. (Table 1). These figures also reflect the methods employed by each researcher which, depending upon their own national situation, varied considerably. Some elected to cover specific regions as in Greece where Athens and Piraeus were surveyed, or AnCO (Industrial Training Authority) who studied only women who had received vocational training from them. The responses were, on the whole, of a good percentage, with the exception of the United Kingdom.

TABLE 1

	Response from	
	Women Entrepreneurs	Organisations
Belgium	6.5%	23%
Denmark	30%	62%
France	7.9%	27%
Germany	16.4%	39%
Greece*	33 replies	21 replies
Ireland	36%	52%
Italy	30%	27%
Luxembourg	50%	60%
Netherlands	12%	38%
Portugal	20%	32%
Spain	78%	14%
United Kingdom	3%	17%
Total	**26.3%**	**33%**

*Excluding Greece whose original number of questionnaires sent out are unkown.

A glance at the Tables constructed in "A Profile of Women Entrepreneurs", throws up a number of interesting points. Women's enterprises, in this context, appear to be relatively young, between two and five years.

A high incidence of service industries is made manifest ranging from 77% in the U.K., although this is allied with craft production and the sample although interesting was extremely small, to a noted 32% in Germany. Service sectors are represented throughout the Communities sample. New technology is markedly absent in most of the samples (except the U.K. 4.5%).

Women's enterprises are small to medium sized in almost every case.

The average age of women entrepreneurs is constant at between 26 and 50, Luxembourg and the Netherlands starting somewhat later at 36 - 45 (Luxembourg 40% in this age group and the Netherlands 58%).

The most frequent reason for starting an enterprise Community wide is to gain autonomy (exceptions Luxembourg, Netherlands, Portugal).

The most pressing problems are with child care during the receipt of vocational training.

24.8% of women who received vocational training received training specifically for women.

Interest in vocational training has a mixed response. In Belgium the question was considered "sexist", in France those over 35 considered it of no practical use, 61% of women in Ireland were against specific training for women and 37% in Italy. Conversly all women entrepreneurs in Germany were for specific training, 47.5% considered it to be either indispensable or good in Spain, Luxembourg wished to know the results of CEDEFOP's

enquiry even though there was no specific training for women and Portugal were 92% in favour.

The opinions of women entrepreneurs as to the qualities, conditions and skills needed to create an enterprise reflect their training needs to a certain extent. The most favoured quality was determination; although ambition and perseverance were cited in a number of cases these could be construed as aspects of the same quality. A sense of humour came last in many cases.

Knowledge of production techniques came high on the list along with marketing and finance. It is interesting to note this trend, because across the board vocational training deals with purely "business know-how" and production training allied with "business know how" seems to be what is needed. Although the response to the need for vocational training was very mixed. Nevertheless, these findings allied with the expectations of those who received specific training for women, notably accounting skills, information on how to approach banks, suppliers etc., forward planning and confidence building, give us a "standard" picture of the training needs of women entrepreneurs, viz :

Production techniques
Accounting
Sources of information
Forward planning
Confidence and assertiveness training

The reaction to the question "What would you consider an 'ideal' vocational training course for women?" were, nevertheless, unclear.

Conciousness of vocational training effectiveness is relatively low. In spite of the fact that a large number of women entrepreneurs admitted that they had benefited from training courses and that they came at a good time, the needs and provision of vocational training have not been fully developed and understood. Knowledge of production techniques and the lack of businesses concerned with New Technology pin points a gap in training

provision Community wide. A "standard" course of vocational training to serve as a basis for vocational training, whether it be specifically for women or not, is indicated here and the choice as to whether to receive women only training or not be incorporated into training programmes, together with provision of specific subjects in line with the needs of the women entrepreneurs in each Member State could be built on to the "standard" course in order to maintain flexibility of approach.

Although the response both from the women entrepreneurs and the organisations that served them is lower than 50% and the sample somewhat random, it has produced a much more "organic" picture and because of this, a useful one from which to go forward in order to conduct a more exhausive study into the subject.

CHAPTER 2

Putting in Perspective

A number of valuable insights into vocational training for the creation of an enterprise by women have been highlighted by the CEDEFOP survey.

The gathering together of the information through questionnaire by all twelve countries was not without its attendant problems and difficulties. Nevertheless, taking into consideration the varied and different national characteristics and conditions an interesting picture had emerged. This can be viewed from the duel perspective of our survey, that is to say on the one hand from the point of view of the women creators of enterprises (established or potential) and on the other from the organisations concerned with the creation of an enterprise amongst other things. These include training bodies, information advice and counselling agencies, funding bodies and those concerned specifically with women entrepreneurs both in the private and public sectors. The survey makes no claims at revealing detailed insights into the study it made mainly because it was not the brief of the researchers to go beyond what was indicated by the questionnaires sent out.

In view of this it is necessary to gather together the principal points that have influenced the entrepreneurial progress of women in all twelve Member States. A closer look points to two main areas of influence. Namely :

- The socio-economic background as regards the creation of enterprise.

- The place of women in society

1. To deal with the first area :
The socio economic background as regards the creation of enterprise

It is necessary to look at the importance any country gives to the development of new enterprises. This seems to depend to a marked degree on the social and economic state of the particular country. In general the restrictions placed upon entrepreneurship by a particular country depend upon the level of unemployment in that country. For example, Luxembourg with 2% unemployment compared with its neighbours France, Belgium and the Netherlands with 10%. Legal restrictions in Luxembourg are considerably more stringent as regards the setting up of an enterprise.

In the majority of cases the involvement in the development of entrepreneurial activity manifests itself in the setting up of vocational training and support measures in the shape of grants, tax relief, wage subsidies etc. These provisions compliment (or occasionally contradict) various other legal or administrative measures in the realm of entrepreneurial development. In effect the interest in the development of enterprise creation is often accompanied by the gathering together of information and data upon the subject. It is true to say, however, that when these statistics do appear they rarely differentiate between the sexes.

It is therefore necessary, in the majority of cases, to apply these partial and incomplete figures in building a picture of entrepreneurial activity. That is to say that the study of specific measures results in a statistical survey to do with those measures alone. For example, La Loi chômeurs/créateurs d'entreprise in France or the Enterprise Allowance in the U.K. where the provision of aid for would-be entrepreneurs yields statistics on the localities it serves.

On a social level, the interest shown in entrepreneurial matters is even more difficult to guage. However, because it is precisely upon the social scene that the principal incentive and support exists it is important to look at any information that comes to light. For example, reports such as

"The Creation of an Enterprise : a Networking Matter" was the title of a French report on the evaluation of entrepreneurship in 1982.

2. In the second instance :
   The place of women in society

It is necessary to call to witness the question of the employment of women and the place it occupies in the legal, statistical and national consciousness of a country, women's place whether quantative or qualitative in the employment system, information on the history and evolution of women's employment over the past 20 years and the influence of divers factors, one of the most pressing being child care provision.

A country like the Netherlands is a good example where the sum of female involvement in the workforce has been discernably lower than its neighbours. The low level of female employment has resulted in the question of child care provision, up to now, being of less importance.

Having said this and bearing in mind that the motivation to create an enterprise, namely that of creating a business and to be in control of one's own life, the Netherlands sample is striking in their response to specific programmes specifically for women. The opinion often dwells upon the provision of child care. This constitutes in one way a "specific" manner of solving a social problem, there being a very low incidence of child care in the Netherlands.

Nevertheless to place CEDEFOP's series of surveys in all 12 Member States in its context a complete view would involve in depth investigation into the following areas in each country :

a) Unemployment figures
b) The importance of the black economy
c) The sum of female employment, its size, history and information on trade sectors predominantly occupied by women.
d) The existence of methods of child care.
e) Access to the development and creation of an enterprise.

f) Access by women to trades and occupations across the board (by right and in reality) and the measures put into practice such as counselling, establishment of vocational training, grants to businesses etc. that favour women entrepreneurs.

g) The numbers of new enterprises created in the years 1980, 1984, 1985.

h) Available information upon the percentage of women amongst these new enterprise creators.

i) An inventory of the measures set up to promote the creation of enterprise.

j) Financial incentives such as grants, loans, subsidies, wage subsidies, guarantee schemes, tax rebates, special insurance etc.

k) The access to vocational training in the creation and management of an enterprise with particular reference to the methods employed.

l) Particular support for co-operatives.

m) The measures provided by local authorities such as managed workshops, child care, enterprise zones, provision of industrial sites, partnership deals etc.

n) The involvement of the private sector in the encouragement and support of enterprise.

o) The involvement of other such socio-economic elements such as credit unions etc.

p) The employment by the State of experts in the field to help new enterprises in problem areas such as the development of new products, commerce etc. as well as the provision of such services as costing, forward planning, accounting, management advice or the concrete provision of office equipment, telephone and office space etc.

q) The placement of agencies concerned with counselling, information, advice and development that are particularly adapted to small initiatives (e.g. the Boutiques de Gestion in France and Enterprise Agencies in the U.K.

A survey by Graham Todd entitled Job Creation in the U.K. (Economist Publications, December 1986) presents the measures that have contributed

to the development of local economic initiatives and distinguishes between the involvement of the State at national level and the measures set up at local level. At a glance one can measure the size of the task at Community level. It is true to say that the U.K. is probably one of the countries most active in this field and applied itself soonest to the problem. Nevertheless in France ANCE set in motion 140 measures that apply to the development of entrepreneurship.

In completing the whole picture it is necessary to look into the strategies that are directly aimed at the creation of women's enterprises. For example, the provision in the Netherlands of Vrouenwerk as well as special funding provision for women entrepreneurs, as well as those which deal indirectly but exert a sizeable influence upon would-be women entrepreneurs such as the percentage of female employment/unemployment, child care provision etc.

It is not the brief of this survey, however, to cover such a comprehensive inventory. However, it does not come amiss to point out the vast amount and complexity of factors that go to make an in depth study. Our aim, rather, is to bring together a number of comparisons between the results of our survey and certain factors that exist in the creation of an enterprise by women at a socio-economic level. This relating of points limited as they are nevertheless constitutes an important and timely insight into the question of the creation and management of enterprises by women and the vocational training provision that exists and places both in context.

The influence of unemployment

It has been said before that the influence of unemployment is evident in the attitude of Member States to female entrepreneurship. The response of the women entrepreneurs to the CEDEFOP questionnaire bears this out and a number of national examples can be cited.

The incentive today in Portugal, for example, is clearly unemployment and the absence of waged alternatives. With the help of new government

measures and community incentives the number of women creators of enterprise is rising significantly. This bears out the hypothesis of unemployment encouraging the development of enterprise and the comparison between Portugal and Luxembourg.

The influence of female employment

The importance of the percentage of working women, the history of female employment and the degree of integration of working women into a country's economy greatly influences women's entrepreneurial activity.

We can see that in the case of Luxembourg where the small percentage of female employment can explain the small representation of women in the creation of an enterprise. A tradition of wage earning women can play an encouraging role. In France, for example, where the salaries of women represent 40% of the revenue of a household, where working women are largely accepted and integrated into the social fabric. 1975 was the International Year of Women. This was succeeded by the setting up of the Délégation à la Condition Féminine, the Secrétariat d'Etat du Travail des Femmes, le Comité Superieur de l'Egalité Professionnelle etc. as well as certain Women's Commissions, a great deal of legislative activity has been carried out to do with information on and integration of professional women.

It would be interesting to discover in this case if the increased attention given to the paid work of women and priorities such as equal pay, vocational training, access to all types of employment, the improvement of women's working life, the harmonisation of professional and domistic lives etc. has not resulted in a certain indifference at public level to the practice of another right, namely that of entrepreneurship.

It would be interesting, therefore, to observe more closely the measures and attitudes of each Member State in view of this. Perhaps the conference organised jointly by the Délègation à la Condition Féminine and the European Common Market in Nice in October 1987 "Women and the Creation of Enterprise" will throw up some valuable data.

Incidence of special measures to encourage the creation of women's enterprise

There are one or two rare incidents of such measures available from the CEDEFOP survey.

The Netherlands :

A guarantee fund has been set up to help "certain" categories of women entrepreneurs when applying for a bank loan.

Specific information, management counselling and practical advice agencies have been set up with the aid of the public sector for the support of women wishing to create an enterprise - Vrouenwerk.

Looking at the Dutch example is it possible to discern an explanation of the interest mainifest in specific measures for women entrepreneurs?

Childcare Provision

Taking the Netherlands again as an example, it may be that the absence or low incidence of such provision could be another explanation of the interest in women only vocational training courses. When one looks, for instance, at France where child care is wide spread and the striking contrast in their reaction to the provision of specific training, both they and the Belgians refused to consider it on the whole.

Finally it is interesting to note that certain organisations to do with funding for women's enterprises are not represented for one or other reason. For example Netzwerk, Goldrausch in Germany, Tontines in France and the Danish Credit Union. Could it be, as in the case of France, that these were approached but did not wish for one reason or another to collaborate due to the expenditure of time and energy on their part in replying to a somewhat lengthy questionnaire?

This brings us back to the observation that a survey of this sort presents

all kinds of difficulties in the study of provision for women entrepreneurs, vocational training, funding, advice, counselling, public and social awareness of the phenomenon and the place of women entrepreneurs in the socio-economic fabric of a country.

CHAPTER 3

Profile of the Researchers

The researchers who have participated in the CEDEFOP survey came from private as well as public organisations and a few who are independant experts in the field of vocational training. There follows a brief resumé of the organisations concerned.

1. Public Organisations

Belgium

The National Employment Board (ONEM). Researcher - Maryse Menu Hanot

This organisation operates on a national level and concerns itself with the vocational training policies as determined by the Department of Employment. It has 1200 full time teachers in secondary and tertiary education.

Denmark

The Business Start-up Centre (Ivaesksaettercentret) in Jutland's Institute of Technology (Ysk Telconlogisk). Researcher - John L. Chritiansen

Italy

Istituto per lo Svillupo della Formazione Professionnale dei Lavoratori (ISFOL). Researchers - Lea Battistoni, Claude Cattan

ISFOL is the "technical" agency of the Department of Employment for all the residual skills dealing with vocational training.

Ireland

The Industrial Training Authority (AnCO). Researcher - Maureen Field.

AnCO promotes and organises training in every section of industry. The major part of adult training is "on the job". The organisation also offers technical assistance and advice through the offices of training projects.

Luxembourg

Chambers of Commerce. Researcher - Paul Ensch

These comprise chambers of industrialists and merchants. They provide information, advice and counselling for people wishing to create an enterprise in the commercial sector. In 1985 approximately 400 creators of enterprises (30% women) have used their services.

2. **Private Organisations**

France

The Institute for International and Social Co-operation (ICOSI) in collaboration with the delegation for vocational training. Researcher - Monique Halpern.

ICOSI's purpose is to introduce a new and international system of economy, in other words to establish an improved distribution of world wealth and responsibility.

The Institution has the following purposes :

- to develop social co-operation in the area of international interaction.

- to encourage French initiatives in this field.

Spain

Confederacion Espagnola de Organizaciones Empresanàles (CEDE). Researcher - J. Rivera Algado.

This concludes the description of the seven organisations involved in the CEDEFOP survey, five indivudual experts also worked on the survey as follows :

Individual Researchers

The survey was conducted in the following countries by individual experts:

Germany	S. Hubner & C. Gather - special interest vocational training
Greece	S. Spiliotopoulou Chronopoulou - special interest vocational training
United Kingdom	A. C. May - special interest vocational training and women's enterprises
Netherlands	L. Van der Meer - special interest equal opportunities
Portugal	M. do Carmo Nunez - special interest vocational training and women's enterprises

Methodology

Implementation of survey

The survey implemented two semi-structural questionnaires, one intended for women entrepreneurs (A) and the other for training institutions, funding bodies and advice and counselling agencies (B).

(A) covered the following points :

1) Information on the enterprise
   - trade sector
   - date of creation
   - legal status
   - funding
   - number of employees
   - turnover

2) Personal Information
   - age
   - education
   - training
   - professional activity
   - dependants

3) Motivation in the creation of an enteprise
   - motivation
   - what lead up to the new status
   - type of management

4) Training
   - type of training course
   - duration of training
   - usefulness
   - expectation
   - further training needs

- problems encountered during training
- results achieved
- attitudes to specific training for women.

5) Qualities, skills and conditions necessary to create an enterprise.

The survey was based on the assumption that the vocational training process was central in the progress of the entrepreneur and slanted towards the investigation of specific training for women entrepreneurs. This did not preclude women entrepreneurs who had not received training, however, as their attitude to provision was as crucial as the rest. The way the questionnaire was structured was intended to provide a loosely constructed grid of reference as to the characteristics of new and established women entrepreneurs.

(B) covered the following points :

1) General information on the organisation
2) Type of involvement
3) Information on the activities carried out
4) Sector of operation
5) Necessary qualities, skills and conditions to be an entrepreneur (in the opinion of the organisation).
6) Specific training for women.

The survey had the double objective :

1) To attempt an over-all picture of the support women entrepreneurs receive in the area of vocational training in Europe.

2) To shed light on some of the stumbling blocks that are encountered along the way to the creation and management of an enterprise and to pinpoint if possible new areas of research to identify them more fully and reach firmer conclusions.

Comparison of Methodology

Because no hard and fast procedure was advocated at the outset, each country's researcher chose her/his own way of carrying out the survey. There were :

1. Certain common characteristics of methodology....

On the whole institutions of vocational training, advice and counselling were identified as a means of gathering information. These varied in certain ways namely that some countries (Ireland, Denmark, Luxembourg) concentrated on one or few institutions for information and for the dissemination of the questionnaire to women entrepreneurs, whereas other countries relied on information from a diversity of institutions (The Netherlands, France, United Kingdom, Germany, Belgium and Spain).

2. With certain differences.....

These differences were apparent when it came to Italy whose research covered a number of aspects of women entrepreneurs (see Vocational Training) rather than leave the choice to the institutions alone. Greece pinpointed two regions, one on the mainland (Piraeus) and one island (Crete) as being indicative of an urban industrial sample and a rural/craft economy (progressing fast) respectively. The Netherlands chose to survey traditional and alternative forms of vocational training in order to obtain a closer look at specific training for women.

Dissemination was in all cases by post with occasional recourse to direct contact (Greece, Italy and Portugal).

This survey cannot be called definitive in any way but can be said to have presented a list of suppositions as to the condition of women entrepreneurs in terms of their training needs in the management of an enterprise. Nevertheless a more representative picture emerged of what obtains in the realms of training, funding and counselling of entrepreneurs Community wide.

Difficulties in the carrying out of the research

It is certain the the complexity of the survey, the choice of sending questionnaires by post and the timing of the survey, have all contributed to the number and type of response.

Out of a total of 1,686 questionnaires sent to women entrepreneurs only 382 were considered, finally, valid; and out of 1,555 questionnaires sent to organisations, only one fifth could be used. (See tables below)

Samples used : **Women Entrepreneurs**

Country	Number sent	Number received
Belgium	259	17
Denmark	150	50
France	20 x 555	44
Germany	154	27
Greece	unknown*	33
Ireland	50	18
Italy	150	50
Luxembourg	32	15
Netherlands	100	12
Portugal	170	35
Spain	100	78
United Kingdom	100	3
Total	1,686	382

* The figures for Greece are not available.

Samples used : Organisations

County	Number sent	Number received
Belgium	113	27
Denmark	50	31
France	5 x 111	30
Germany	122	48
Greece		21
Ireland	40	21
Italy	70	19
Luxembourg	15	9
Netherlands	100	38
Portugal	70	23
Spain	320	45
United Kingdom	100	17
Total	1,555	308

Highlights

It is repetitive to go into specific methods used by each and every researcher but it is interesting to note a number of highlights in the over-all methodology and compare them.

1. Greece : There was obviously a need to contact the women entrepreneurs more closely than simply by postal questionnaire. The method employed was through written correspondence and then personal interview.

2. United Kingdom : In spite of quite substantial coverage the response from women entrepreneurs was very low (3). Nevertheless the information gathered covered a number of types and sectors of operation.

3. France : A vast and comprehensive coverage yielded and was employed in order to diversify as much as possible the sample of women entrepreneurs.

4. Ireland The survey was carried out exclusively by post and as such obtained remarkably good results in comparison with, say, the United Kingdom.

5. Italy : They divided their sample into five parts (see Vocational Training) and as such obtained yet another picture of women entrepreneurs, namely those who had and those who had not received vocational training and those who worked in a family business and those who did not.

6. Netherlands : The results are interesting from the Netherlands in that the two types of organisation were identified, i.e. traditional and alternative giving a wider picture of specific training for women and also yielding the conclusion that the alternative bodies, because of the timing of the questionnaire (holidays) were more prone to be undermanned at this time and with less organisational power to devote time to answering the questionnaire.

7. Portugal : The researcher was forced, by the low response level by both women entrepreneurs and organisations, to follow up with telephone interviews.

8. Spain : The Spanish sample was somewhat different in that the questionnaire to women entrepreneurs were sent to more established women entrepreneurs through the Spanish Confederation of Women Entrepreneurs. This resulted in yet another view of women entrepreneurs as the sample is representative of only those women who subscribe to the organisation that implemented this research.

To sum up in brief :

The samples, although divers in many areas of women entrepreneurs, have highlighted a number of different types of business women.

1) The new entrepreneur with no experience who has benefited from training. (Netherlands, Germany, Greece)

2) The new entrepreneur with no experience who has benefited from training and a high level of education. (France, Belgium, Italy)

3) The established entrepreneurs with a business of betwen 2 to 5 years who has benefited from training. (U.K., Luxembourg, Portugal)

4) The old established entrepreneur who has not benefited from vocational training. (Spain, Luxembourg)

5) The woman entrepreneur, new or established, (2 to 5 years) who has not received vocational training.

This report will show their attitudes, needs and opinions. It does not present a complete picture but points to the various categories of women entrepreneurs that could benefit from further research.

CHAPTER 4

Trade Sectors

It is interesting to see that although since the 1970's the percentage of women in the work force has remained fairly static, the percentage of women entrepreneurs has gone up appreciably. It is hard to say why this is, except for the one very obvious reason which is the employment situation. It has been said before in this report but bears pointing out again in this context that unemployment pays a large part in the measures any country employs to encourage independant entrepreneurship. These measures, along with improved equal rights legislation and the overall cultural awareness of women's position in the economy and work force of a country has resulted in increased female entrepreneurial activity.

Nevertheless, the Trade Sectors where there is the greatest concentration of female entrepreneurship remain narrow to say the least (see Table). Catering and Services predominate. In Belgium the two constitute 82.5% of the women's businesses, in Denmark 74.7%, in Spain 58.4% but there is a high agricultural culture in Spain 32.1%, Germany 67.8%, Greece in the same way as Spain 36.3% in agriculture but even so 40.2%, Ireland equally has a high percentage in agriculture but 56.7% in catering and services. Italy although semi traditionally agricultural, e.g. in the south whereas the North is industrial 58.3% represents the service and catering trade sectors. The Netherlands 76% and Portugal where the highest proportion goes to agriculture even so shows the second highest in catering 25.6%.

So it appears that there is a divide between the agricultural based economies and the manufacturing based economies so that you have on the one hand a high incidence of female agricultural workers in the countries whose economy is biased towards agriculture (Spain 32.1%, Greece 36.3%, Ireland 37.1%, Portugal 59.9%) but not a great incidence of women entrepreneurs in industrial manufacturing in the manufacturing based economies (Belgium 1%, Denmark 10.9%, Germany 10.2%, Italy 12.0% and the Netherlands 4.0%) in fact the ratio of women entrepreneurs in agriculturally based economies and manufacturing based economies actually

working in industry favours the agricultural based economies (Spain 8.1%, Greece 13.7%, Portugal 9.7% and Italy 12.0%). Italy can be cited as an interesting example with its relative North/South divide (north manufacturing, south agricultural). In the Table we can see that the distribution of female occupation is slightly different and this reflects the economic structure of the country. Nevertheless, without exception the Trade Sectors dominated by women are constant across the board.

The CEDEFOP sample reflects the economic structure of the country to a considerable degree considering it is so small, athough agriculture is perhaps not adequately represented (15.6%) the Community average, as seen from Table, is 25.14%. Commerce represented 31.2% of the CEDEFOP sample, higher than services which represented 26.6%, the food production trade sectors, hotels, restaurants, and agri-food production represented 10.4% of the sample. It is remarkable that considering the many difficulties the researchers encountered in terms of obtaining valid and useful responses to the questionnaire that such an excellent cross section has been represented. In mitigation, also, of women entrepreneurs working in the food production trade sector, it is obviously not at all easy to fill in questionnaires when one is working under the sort of pressure that they do and in the type of job where recourse to a pen is not easy let alone a desk to rest the correspondence on during working hours and when office work is being done accounts etc. take up all the available time.

So the picture of women's enterprises in the Community, as presented by the CEDEFOP survey is, yet again;

A mixed one :

On the one hand there is the predominance of the service sector and this can include hotel, catering and food production. Traditional female trade sectors where "housewifely" skills are augmented along with vocational training to produce a successful enterprise.

On the other hand one has the use of new technology (U.K. sample) an unusual trade sector for women and one that is slow to develop, and

industry where 6.4% of our sample came from.

In between these two extremes there are what can be termed the a-sexual trade sectors such as information, data, vocational training, marketing and advice services, data agencies. These enterprises are often very successfully run by women using new technology in the course of their working lives (see Profile of Women Entrepreneurs - Vocational Training Nuova Occupazione/Servizi Informatica). An interesting phenomenon arises from this. That is that there is a definite resistance to new technology enterprises as such and yet the employment of new technology on a purely practical day to day level is accepted without question.

There are also enterprises run by women who have either inherited them or worked in co-operation with their husbands. These enterprises present yet another facet of women's businesses and in fact can hardly be called "women's businesses" in the traditional sense of the word, i.e. businesses chosen by women, but businesses that just happen to have a woman at the head. The view of female entrepreneurship and the necessity for vocational training from their point of view differs again.

It can be estimated that the five years 1980-1985 were favourable years for the development of women's enterprises. The samples of the history of the development of the creation of women's enterprises bears this out. (See Profile of Women Entrepreneurs - CEDEFOP, Netherlands, Portugal, France). Nevertheless it is also obvious that the enterprises are of limited size and this can be seen as something that they all have in common.

The size of the enterprises in our survey also regulates the legal form that they take (sole trader, limited liability, co-operative). In any case, as born out in the French report, it does not matter what the legal form is that the women give themselves, there is scope for real development of their enterprises under its protection.

Start up capital is limited in a great many cases due to the fact that access to funding is often difficult. This is for various different

reasons and can only be surmised from the results of the survey. Namely :

- thinking "small"
- fear of debt
- insufficient confidence or knowledge of dealing with funding sources.

Start up money seems to come either from family sources or by small collective financing. Funding from other sources are available in France and the Netherlands, for which the women interviewed had applied. Where specific financing policies exist in a country with regard to small and medium sized enterprises and vocational training promotes awareness of these sources of finance despite more "personal" problems, i.e. possible lack of self confidence, the women appear to be able to exploit the funding possibilities offered. This is manifest in the French report for example, that the offer of specific knowledge with regard to funding as well as concentrating on the financial aspect of trainees projects, results in greater acceptance by the funding organisations. In view of these observations, the financial turnover of the sample enterpises is, nevertheless, rather low. There are obvious sectorial differences and the number of employees also has something to do with it, but on the whole it remains low. It may be pointed out here, however, that a great many of the enterprises were reluctant to respond to this question so we could have obtained a rather inaccurate picture.

Percentage of Independant Female Occupation by Trade Sector - 1984

	Belgium	Denmark	Spain	Germany	Greece	Ireland	Italy	N.L.	Portugal
Agriculture	7.8	6.2	32.1	12.3	36.3	37.1	25.6	9.0	59.9
Mines	2.7	-	-	-	-	-	-	-	-
Industry	0.1	10.5	8.1	10.2	13.7	2.9	12.0	4.0	9.7
Gas/Electric	0.6	0.8	0.2	-	0.1	-	0.1	-	0.1
Building	-	-	-	0.1	2.4	0.2	0.5	-	0.2
Restaurant	63.0	35.7	46.9	46.3	24.2	43.9	47.8	42.5	25.6
Transport	0.5	0.7	0.1	1.8	0.6	0.8	0.4	0.7	0.1
Communications	-	-	-	-	-	-	-	-	-
Finance	5.9	7.1	1.1	6.8	5.6	2.5	3.1	8.6	0.4
Services	19.5	39.0	11.5	21.5	16.0	12.8	10.5	33.6	3.9
Other	-	-	-	-	0.1	0.1	-	1.5	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source : Eurostat

CHAPTER 5

Profile of Women Entrepreneurs

In response to the CEDEFOP questionnaire sent out by researchers in all twelve Member States of the European Community a total of 575 women entrepreneurs responded.

The Tables that follow constitute a synthesis of the results of the CEDEFOP enquiry. The following aspects were covered in the questionnaire to women entrepreneurs :

1. **The Women Entrepreneurs** - age, status, number of children, initial training, professional training, professional experience, motivation in creating an enterprise, entrepreneurial progress. Difficulties encountered during vocational training and other relevant comments upon the situation of women entrepreneurs. (Table A)

2. **Enterprises Created** - age, trade sector, legal form, funding, turnover, number of employees. (Table B)

3. **Vocational Training** - The entrepreneurs' experiences and opinions on vocational training, their needs, aspirations, opinions on the qualities, skills and conditions required to establish an enterprise and opinions on specific training. (Tables C & D).

A number of observations come to the fore when studying these tables :

1. Women entrepreneurs are an extremely mixed group....
2. With certain common characteristics...
3. Who are presented in our survey as having divided opinions on specific training for women.

The diversity of type and progress of women entrepreneurs in our survey is due to the way each Member State's culture, history and tradition as well as its legal measures affect them. It is, however, also due to the

differing methods of distributing the questionnaires by the researchers. Therefore the wide representative range varying from country to country cannot be said to be either representative of each country, or Community wide. (See Introduction).

To give a few more examples other than those cited as illustration in the Introduction :

In the case of Spain the reserchers concentrated on established women heads of enterprises of a relatively advanced age and connected with a more or less classic type of enterprise.

In Luxembourg the semi-public organisation which conducted the survey looked towards the classical and established definition of women's enterprise, i.e. in the craft and commercial sector.

Other researchers attempted to cover divers groups capable of representing a variety of types. However, the fact of dispensing the questionnaire through vocational training bodies resulted in an over-representation of women who had followed a vocational training programme. Italy is an example of this where the researchers presented five categories in an effort to cover as many types of female entrepreneurs as possible. These were :

i) Women who had not benefited from vocational training and who worked in a family business.

ii) Women who had benefited from vocational training and who worked in a family business.

iii) Women who had benefited from vocational training.

iv) Women who had not benefited from vocational training.

v) Women who had benefited from vocational training with a view to establishing a business.

The Dutch researcher approached the problem of diversity from a different angle entirely. Here two specific types of vocational training body, traditional and alternative, were used and the questionnaire to women entrepreneurs was distributed through these bodies, so the point that vocational training had been followed still applies, but the different approaches to training yielded different types of women entrepreneurs.

In all cases there is ample scope for further in depth investigation.

It is interesting to note that having established the divers nature of the CEDEFOP sample of women entrepreneurs there remains, nevertheless, some important similarities. The same response was elicited from the over-all sample whether the women were trained or not, business women or potential business women and of different nationalities.

For example, when invited to choose the qualities needed to establish an enterprise, the majority chose determination as the principal quality and humour as the least important. Equally, concerning the skills needed to run an enterprise, technical know-how came first with training in new technology last. As to conditions required to enable them to successfully establish an enterprise three were favoured above all, namely an innovative idea, entrepreneurial fibre and the benefit of vocational training whilst "having money" was rarely considered important at all.

This illustrates one or two interesting points, the first being how women entrepreneurs see themselves and the second to do with the distribution of the questionnaire.

As far as how women entrepreneurs see themselves, the picture we can draw is of a determined, well informed woman who has made a success or is pledged to make a success of her business without recourse to inheritances or "hand outs" but who still sees herself as "traditional" in that she does not see the use of learning new technology in any of its forms. It would need much more research into this last point to discover why. The condition women consider favourable to establishing an enterprise are connected to intangibles on the one hand in that they consider

"entrepreneurial fibre" and an innovative idea to be important. Two talents relying in some way on flair rather than learned skills. But taken with the last condition to have benefited from vocational training these two talents become part of a learning process. In mitigation one can also say that it was because the majority of the CEDEFOP sample had followed vocational training that they thought it a pre-requisite to entrepreneurship.

In spite of these common aspects, it has already been noted that opinion was, nevertheless, divided.

For example we already have the picture of a woman entrepreneur who is conscientious and determined and whose creation of an enterprise and its subsequent progress is dictated by ecomonic and social circumstances such as loss of income, unemployment, redundancy or the need to be their own boss. But what is their opinion of vocational training, in particular for women.

It is largely a question of opinion rather than experience in the case of our survey. It was found out of this divers group 149 out of the total recommended specific training for women, 326 were neither for nor against and 100 were emphatically against. Approximately a quarter of the whole actually received specific training. The majority were indifferent to the need for specific training and the smallest percentage were against. It is therefore obvious that there is a need for certain types of women entrepreneurs to be provided with specific vocational training.

TABLE A

ENTREPRENEURS

	Age	Dependent Children	Difficulties encountered during training	Initial Training
Germany	26-35 44% 36-45 40%	1 child per entrepreneur	Child care	Low level University 14.8%
Belgium	18-55 26-35 50%	16 children to 8 women 4 without children	Child care	High level University 33% Higher education 50%
Denmark	26-45	1 child	None discernible	High level
Spain	26-55 59%	85% had children	Child care and domestic responsibilities	
France	26-45 70%	63.6% had at least one child	Child care but only from 6 women	High level
U.K.	26-45	1-2 children but 6 single women	Child care 12% Domestic responsibilities 54.5%	Medium level up to 16 years 50% University 22%
Greece	-	-	-	Pireaus - good level Crete - compulsory schooling only
Ireland	25-45	50% had 2 or more	Child care 16%	50% compulsory education 45% University
Italy	25-30 80%	Apparently none	Domestic responsibilities	Medium level
Luxemburg	18-55 36-45 40%	60% married with approx 1 child	None recorded	High level
Netherlands	36-45 58%	50% with children	No help from spouse	High level 50%
Portugal	36-45	25 out of 35 with children	Domestic responsibilities	Medium - 25% University

Notes to Table A

Germany: Previous vocational training related to the present enterprise (62%), creation of their enterprise grew out of a rupture in either family life (22%) or professional life (22%) with the motivation of creating their own freedom and autonomy.

Belgium: Vocational training was considered important and enterprises were frequently created unrelated to previous professional experience and grew either out of a breakup of the professional situation (50%) or access to vocational training (41%) with the motivation of creating their own freedom and autonomy and to free their career of restraints.

Denmark: 33% received vocational training during their professional lives.

Spain: 27% received vocational training during their professional lives and were led to establish their own enterprise either by the break up of the family situation (41%) or access to vocational training (29%) with the motivation being that of creating their own freedom and autonomy.

France: 60% received vocational training during their professional lives, the establishment of their enterprise followed a mixture of the break up of their family situation (63%) to have an income (50%) and after vocational training (36%) 70% were motivated by the need to create their own freedom and autonomy.

U.K: All the women in the very small sample had received vocational training and the establishment of their enterprise followed either the break up of the family or professional situation.

Greece: 21% received vocational training and considered professional experience as an important aspect of vocational training. They considered that they would be better off running their own enterprise (one in three) or they began to establish their enterprise after a breakdown in their professional life (one in four). Motivation was money (50%) and the creation of their own professional freedom.

Ireland: 50% received vocational training during the course of their professional life. All except 2 had had professional experience. The establishment of their enterprise followed either the breakdown of professional (38.8%) or family (22.2%) life and motivation was a mixture of the need for an income (75%), money (50%) and the creation of their own professional freedom (50%).

Italy: The breakdown of the family situation was the least cited reason for the establishment of an enterprise and the women were motivated by the need to express themselves.

Luxemburg: 93% received vocational training which is obligatory in Luxemburg for the creation of a craft enterprise following the breakdown of the family situation (53%), they were motivated by the need for an income or to free their professional progress and considered that entrepreneurial flair constituted a sort of motivation in this instance.

Netherlands: Five which received pilot vocational training although a large number had no professional experience. The creation of their enterprise followed the breakdown of their professional life in some cases and the motivation seemed to be family tradition of one sort or another.

Portugal: 30% received pilot vocational training frequently without relation to their present situation and the establishment of their enterprise followed a mixture of the breakdown of the family and new financial possibilities. They were motivated by the possibility of earning an income or more of an income or realising a concept.

TABLE B

THE ENTERPRISES

	Established	Projected	Age	Trade Sector	Legal Status	No Employees
Germany	27		+/- 2 years	Service 37% Commercial 59%	Sole Traders	Self Employed (2)
Belgium	8	4	7 yrs 33% 1 yr 33% Project 33%	Service 41.5% Commercial 16.6% Craft/ Manufacturing	Sole Traders 33.3% Co-op 25% Assoc: 16.5%	Min 2 Max 10
Denmark	21			Manufacturing		Small
Spain	78		30 yrs 45% 20 yrs 29%	Service 32% Commercial 27%	Lt Co 45% Sole Trader 42% Co-op 3%	
France	21	21	5 yrs 11% 2 yrs 36.4% Project 26.4%	Craft Production Services Manufacturing	Lt Co 50% Sole Trader 27%	72 for 42 businesses
U.K.	22		+/- 5 years	Commerce 9% Tourism 9% New Tech 4-5% Craft and Service 77%	Co-op Sole Trader Partnership	Less than 7
Greece	33	3	Since 1980 48%	Commerce Craft Manufacturing	Co-op	2-3
Ireland	15	3	2 years 66.5%	Service 50% Craft Manufacturing	Sole Trader 89%	
Italy	25	25	Commerce (Strong Representation)			Small
Netherlands	12		About 5 years	Services Manufacturing Craft/Commercial	58.3 Sole Traders	Small
Portugal	35		Before 1974 25% 6 yrs 65%	Commercial/Craft Manufacturing	Sole Trader 50% Partnership 31% Co-op 14%	At Least 5 by 1988

Notes to Table B

Questionnaire Dispersal

	Sent Out	Returned	Turnover
Germany	164	27	N.R.* 40% (50,000 -3.3M DM)
Belgium	17 women	12 used	300,000 - 2M Bf N.R.
Denmark	159	49 21 used	Small
Spain	100	78	N.R. 65% 5000.000 - 25M Pesetas
France		44	
U.K.	227	22	Small
Greece		33	N.R.
Ireland		50	Small
Luxemburg		15	Expanding Enterprises
Netherlands		12	From 175.000 Guilders (New Enterprises) to 4M Guilders (those over 8 yrs)
Portugal	170	35	N.R. - mistrust

* No Response

TABLE C

Opinion on:-

	SPECIFIC VOCATIONAL TRAINING	FOLLOWED SPECIFIC TRAINING
Germany	For	22%
Belgium	50/50 - 3 shocked by the question	One out of seven
Denmark	Good	
Spain	Useless 22.5% Indispensible 25% Good 22% Bad 27.6%	8%
France	Over 35 against Under 35 some for	6 out of 36
U.K.	Strongly for	36%
Greece	30% for 9% against	None
Ireland	38.9% for 61% against	2 out of 18
Italy	37% against 13% indispensible	
Luxemburg	N.R. although would like to know results of survey	Does not exist
Netherlands	50% for 25% against	2 out of 5 trained
Portugal	23 out of 25 indispensible	3 out of 5 trained

QUALITIES NEEDED

Determination - all countries except Spain and Greece (here it was last in the list) otherwise sense of humour came last in most cases except Greece where it came first!

SKILLS NEEDED

Technical know how - in 9 out of 12 countries in the top three skills and top of all in 8 countries, marketing, forward planning and financial control came next.

contd/.....

TABLE C (contd)

Opinion on:- (contd)

CONDITIONS NEEDED

Professional experience and vocational training were the two most popular conditions considered as a pre requisite for creating a business followed by an innovative idea. Interesting to note that the possession of money was only considered important in Luxemburg.

WHAT ADVICE WOULD YOU GIVE A FRIEND

The consensus of opinion here was on hard work, forward planning and the necessity to be as well informed as possible in Spain, Ireland, Luxemburg and Portugal. A minority advised not to do it, but for what reason is unsure.

FINANCING

	Self Financing	**Bank Loans**	**Public Money and Help**
Germany	- 37%	18.5%	18.5%
Belgium	- the majority		
Spain	- 81%	14%	12%
U.K.	- 36%	50%	22.7%
Ireland	- 66.5%	5.5%	
Portugal	- 80%	34.2%	
France		55%	

TABLE D

VOCATIONAL TRAINING PROVISION AND NEEDS

Provision

Germany	21 women counselled
Belgium	58.3% - Remunerated Training
Denmark	30% - Technical Information Centres
Spain	25%
France	81% - Remunerated Training
U.K.	100% - Remunerated Training
Greece	9% - Remunerated Training
Ireland	1% - By ANCO and Remuneration
Italy	33.3%
Luxemburg	50%
Netherlands	5
Portugal	Co-operative Training

Needs

Germany	More self confidence and accounting skills
Belgium	Accounting skills 41%, to be better informed 33%, financial, organisation and negotiation skills 25%
Spain	Forward planning 23%, the ability to direct 11% and contract with other entrepreneurs
Greece	To be better informed, confidence building, how to sell a product
Ireland	Marketing, business management and financial knowledge, 27% more self confidence
Italy	More self confidence for the established entrepreneurs and more technical know how for the trainees
Luxemburg	How to direct their colleagues 23% and accounting skills 30%
Netherlands	Banking and how to deal with bankers and more self confidence
Portugal	Organisation of work time

CHAPTER 6

Vocational Training

The response from the various training bodies who responded to the CEDEFOP questionnaire reflected broadly the different national responses to the question of the development of enterprise in general, to the provision of vocational training and to the provision of vocational training for women in particular.

In much the same way as the responses from the women entrepreneurs the organisations concerned with vocational training can be said to conform to three aspects, namely :

1) To differ considerably in their approach to vocational training in terms of length, type of provision and attitude to specific vocational training for women and co-education....

2) With a number of common denominators.

3) Whose opinion of women entrepreneurs is sharply divided.

The approach to co-education can be taken in an historic context to see where each country has got to in its attitude to vocational training. That is to say, whether each particular country in its efforts to integrate girls and boys at primary and secondary level of education is reflected in their attitude to co-education vocational training. It must be stressed here, as in the chapter about women entrepreneurs, that a number of important factors in a nation's attitude need to be studied in depth before we can present a more detailed picture and draw firmer conclusions. However, the CEDEFOP survey has served to highlight these areas and does not pretend to offer an exhaustive study into the social and economic situation of each country.

In order to obtain a more comprehensive knowledge of the reasons why certain types and methods of vocational training exist in each country it

will be necessary to investigate much the same areas as those needed to research the place of women entrepreneurs in the social fabric of each nation. Namely :

1) The unemployment figures.
2) The importance of the black economy
3) The percentage of female employment in terms of size, history and trade sectors.
4) Access to vocational training.
5) Criteria for obtaining vocational training.
6) Public awareness of the need (or not) for vocational training.
7) Regions where vocational training is strong as opposed to those which are weak and the reasons for this.
8) Government support and policies on vocational training.
9) Specific types of vocational training that are particularly suited to women's enterprises (possibly co-operative, almost certainly small businesses and possibly rural or home based in some cases).
10) The type of support, if any, of large enterprises in the form of management advice etc.
11) Legal restrictions and conditions that affect women entrepreneurs.

We have gathered information on a number of these points in our survey but these often serve not only to inform but also to raise more questions. This in addition to the way in which each researcher approached the survey has served yet again to present a picture that if not in depth is representative of each country.

Table 2

Country	number of responding training organisations	among them : number of organisations providing special training for women
Belgium	20	1
(French language area)	13	0
(Flemish " ")	7	1
Denmark	3	2
Fed. Republic of Germany	25	4
France	27	5
Greece	7	2
Ireland	3	1
Italy	19	4
Luxembourg	2	0
Netherlands	9	4
Portugal	14	3
Spain	14	6
United Kingdom	11	8
European Community	154	40

A glance at Table 2 will show for instance the incidence of specific training provision for women and the types of funding (whether public, private or own funds) for these measures. And so, to compare Belgium and Luxembourg where vocational training specifically for women is sparse with Germany, the Netherlands and the U.K. where it is high, and the funding of training which in Belgium has public suport, equally Luxembourg across the board, the United Kingdom, Germany and the Netherlands also enjoy a large percentage of public support. However, in Spain, Italy and Denmark there is a greater incidence of private or self funding for vocational training. It may well be that the methods of each researcher have concentrated on these types of training bodies, conversely it may be that looking at the

attitude of women entrepreneurs in Belgium and Luxembourg to vocational training specifically for women and the provsion of such training the attitudes match up. Equally the opinion of the German, Dutch and U.K. (although this last is very small) advocates training provision specifically for women and gets it.

The CEDEFOP Questionnaire B was aimed at a number of bodies to do with vocational training, advice and counselling in the management of an enterprise. This section will deal with the three aspects of vocational training that we investigated, that is to say :

- Provision
- Attitudes
- Needs

Provision :

The CEDEFOP survey collected information from a total of 154 training bodies in each of the twelve Member States. This information was concerned with the training measures employed in the setting up of an enterprise. (See Table A)

Advice : Most of the institutions surveyed offer a combination of training provision along with advice and guidance except for Portugal where the survey did not uncover any or very little over-all advice for business creators.

Length : Training measures include short informatory sessions as well as comprehensive vocational training lasting a year or more. Denmark, Portugal and Spain offered sourses of 140 hours or less and in comparison France offered a number of long courses.

Approach : Courses were provided by institutions both with a traditional and non traditional approach and structure, these last being co-operatives, self managed companies and women's enterprises. Notable exceptions being Denmark, Luxembourg and Spain.

Premises : Many of the institutions operate from their own premises although a number used various locations to carry out their progrmmes. For example :

- The United Kingdom (Open Tech) offers a flexible further training system providing training wherever it is needed.

- Denmark, Greece, Luxembourg, Netherlands and Portugal offer few "centralised" organisational structures which provide training for a whole region or country.

- Netherlands (Alida de Jong School) provides long training schemes which include visits to advisory boards, established enterprises or even work experience sessions.

Materials : On the whole participants are supplied with a variety of learning materials which include information sheets, working sheets, bibliographies etc. as well as audio visual aids. Computers and specially developed computer programmes were rare, one example being INEX (Institut zur Förderung von Existenzgründungen an der Fachnochschule des Saarlands) Germany. Innovative and unorthodox materials were also rarely used although an example in the vocational training specifically for women provided by the Collective Women's Training Society (CWTS), United Kingdom, works with paint and modelling materials in a number of its training sessions.

Percentage of Theory to Practice : Most courses alternate theory and practice, lectures and workshops with the following partial exceptions :

- Spain who reported that instruction was mostly theoretical.

- Germany, Greece and Portugal where most of the time is devoted to practical work.

Production techniques/Business Skills : Some projects provided along with business skills a special provision for production techniques. For example :

- Ireland, the Industrial Training Authority, offered a course on hand weaving.

- Greece, training women in co-operatives in the skills of cutting, sewing, embroidery and weaving.

Diplomas, certificates, testimonials : The acquisition of diplomas, certificates or testimonials seems for some reason to be unimportant in most countries, although there are two circumstances where such testimonials could be useful :

- in countries were access to self employment is legally restricted and must have an approved qualification (i.e. Luxembourg).

- if trainees decide not to start a business but rather to seek employment. This applies especially to some business creation courses for women (i.e. Germany).

Composition of teaching staff : The CEDEFOP survey was unable to unearth much inforamtion about the composition of teaching staff although there seems to be little doubt that the majority of teaching staff, including those which are targetted at women, are men. Notable exceptions being :

- Alida de Jong School, Netherlands
- Collective Women's Training Society, United Kingdom

Criteria : It is noted that every institution has its own "natural" clientel in terms of social status and background which is not determined by fixed criteria but through its policies and functions. For example, craftsmen and women as trainees to the Chambers of Craft, members of co-operatives as trainees of co-operative associations, staff managers of big companies as trainees of well reputed counsultants. As well as these "hidden" criteria many of the training schemes apply open selection criteria. For example :

- Most European countries direct courses towards the unemployed to encourage them to develop self employment.

- Individuals with a low level of education (Alida de Jong School,

the Netherlands and institutions in Belgium).

- Persons over 25 (Ireland, Alida de Jong, Netherlands, Franfurter "Frauenbetriebe" Germany).

- Persons under 25 (Belgium, Ireland, Netherlands, United Kingdom).

In other cases the existence of a feasible business plan and the motivation of an applicant are employed as criteria.

It is interesting to note that the impression given from the responses by training bodies to the survey is of each training provision creating its own demand, indications of long waiting lists a few, although enquiries and interest in vocations training courses are frequent.

Types of Trainees : Most of the trainees in our sample came from the 25-40 year age group. In Greece 20% of the course participants, on average, are women and these constitute almost a thrid of the trainees up to 25 yers old. Similarly Portugal.

Ethnic minorities were little in evidence in our sample, exceptions being Belgium and the United Kingdom (37% Afro Caribbean).

The category "housewives", when asked from which social status women were drawn, was left blank in most cases (exception United Kingdom). It could be that the term is considered perjorative in the sense that women entrepreneurs or would be entrepreneurs do not see themselves as housewives and that the term itself has the "wrong" connotations.

The subsequent activities of women who had received training were incompletly presented in our samples and many institutions had no figures of those who had not followed either further training or other employment, follow up services showed only that the percentage of women who actually started a business varied greatly. Although most institutions offering courses for women provided follow up contact with the exception of Spain.

Courses specifically for women : The earliest incidence of courses specifically for women in our samples came from Germany and the Netherlands (1984), in Luxembourg courses for spouses who worked in family businesses were introduced. The existence of specific courses for women were reported from all countries surveyed except for Luxembourg and the French language area of Belgium.

The indications are, from the CEDEFOP survey, that institutions who provide mixed training do not take into consideration and see no difference between the situation of women entrepreneurs as a group. However, those who did make specific provision pointed out a number of aspects of female entrepreneurship and women's training needs. These can be summed up in the Dutch report :

> "The socialisation process undergone by women manifests itself at three levels; at the individual level in a lack of self confidence; on a group level in the shortage of role models and opportunities for identificationl; and at the level of society in the doubts and suspicions that are entertained as to the abilities of women entrepreneurs." (Page 33)

It was also found that a characteristic of the training schemes that were directed at under privilaged women was that they deliberately made use of existing skills that the trainees had developed during their lives, e.g. as houseweives. The highest priority, however, in the specific courses for women as in the mixed courses, was given to management know how.

Attitudes and Needs

Many of the women in the CEDEFOP sample wished to keep their training up to date, some wished for up dating in certain subjects (Spain was an exception to this). The attitude to training provision, whether specifically for women or not, was very positive with the following further training needs expressed :

- Technical and production knowledge

- In France the implementation of training in new technology was cited as an area where further training was needed. It is interesting to note that few of the women entrepreneurs saw the learning of subjects allied to new technology as being important. (See Profile of Women Entrepreneurs).

Countries where the majority of women entrepreneurs are -

Opposed to	divided about	in favour of
Belgium (French language area)	Ireland	Belgium (Flemish area)
Italy	Spain	Denmark
France		Fed. Rep. of Germany
Luxembourg		Greece
		Netherlands
		Portugal
		United Kingdom

This is seen as a rough synopsis and does not take into account the varying percentage of women who did not answer the question, e.g. Spain.

Nevertheless it is interesting to compare the figures by country with the figures of individual women entrepreneurs, as follows :

Opposed to	divided about	in favour of
100	326	149

It is also interesting to note that several comments in our sample show that in many cases women who are resolutely opposed to specific training are of the opinion that competent women do not need to be postively discriminated.

The divergent attitudes to specific training can be ascribed more to the special traits of the national samples and history of female employment rather than to the sum of women who benefited from vocational training in our survey.

Brief Summary for the 12 Countries

Belgium

The two regions (French-speaking and Dutch-speaking) were covered in this survey and have been evaluated separately.

Training institutions : 20 filled in the questionnaire (13 from French-speaking and 7 from Dutch-speaking.

Target groups : The alternative sector of business creators wishing to combine business with humaine aims and working conditions :

Under 25
Women only
Established entrepreneurs and post graduate training for enterprise consultants
Ethnic minorities (mainly men) in small measure

Duration and volume of courses : French courses ranged from 250 to 1,900 hours. Flemish courses ranged from 1 month to 24 months (4 hours a week)

Remuneration : French - 5 out of 7 received remuneration
Flemish - 2 out of 14 received remuneration

Provision : French - 60% followed enterprise creation courses.

The courses provided a good level of vocational training and the fact that many of the women entrepreneurs started businesses in fields for which they had not been trained initially might explain the interest in long training courses.

Opinion : 8 out of 21 felt that vocational training was an important factor in the creation of their enterprise. Although the majority did not express an opinion on specific courses for women, seven from the French region were resolutely against whereas a corresponding number from the Flemish region were in favour.

Denmark

Training institutions : Out of the 31 which replied to the questionnaire only three offered vocational training.

Target groups : There are a great number of applicants for courses and they are selected according to the assessment of the feasibility of their projects.

Duration and volume of courses : Business starter courses of short duration (4 to 5 hours, mainly evenings) and longer courses of about ten weeks daytime instruction.

Remuneration : The trainees do not receive remuneration but the courses are free and financed primarily by funds from the Ministry for Home Affairs and the Ministry of Education along with local authority funding.

Provision : Finance, sales and marketing, law and advisory service on aid facilities as well as (in the longer courses) four weeks devoted to individual assessment of the trainees' business concepts. Two out of the three offer specific courses for women and these also provide identification of skills and needs and confidence building sessions.

Opinion : The former trainees said that they were motivated by the courses and welcomed the opportunity to discuss their business plans with others. The majority were in favour of specific training for women and ranked it indispensable.

Germany

Training institutions : 25 institutions responded out of which four provided specific courses for women.

Target groups : In a few cases courses were targetted at individuals not fitting perfectly in the usual image of a creator of an enterprise, for example

- unemployed
- unemployed women who wish to return to work
- women with a low level of professional qualifications and little work experience

Duration and volume of courses : Short courses of 25 hours, evenings or weekend courses, long courses of one and a half years, two and a half days a week.

Provision : Approach varied from "learning by doing" offered by the Centre for Women's Co-operatives, devoted to specific product skills relating to such areas as party catering, fast food, tailoring. In this case self employment is not presented as the only means of earning a secure living but offered as one perspective in a framework of vocational guidance, to more traditional types of courses embodying the concepts of management and production.

Opinion : Special training provision for women seems to be ignored by the traditional support bodies, whereas a great majority of the women entrepreneurs were in favour of special training for women. (19 out of 27 indicated that it was indispensable and a good way of reinforcing skills before dealing with a more hostile environment.) None of the responding

women were opposed to specific training.

France

Training institutions : Out of the 30 who responded to the questionnaire 27 were concerned with vocational training. Amongst them institutions which were set up as concerted action by the state, employers associations and unions, classical training bodies and organisations which were engaged in work for specific target groups.

Duration and volume of courses : In 30 out of 36 cases training was between 250 and 760 hours long and compact (over 2.5 months to 6 months).

Remuneration : The majority of courses were remunerated.

Provision : Comprehensive training schemes (16)
Specific training for women (4)
Flanking training measures (11 - 5 of which are women's projects)

Opinion : The majority, especially the older women, were opposed to special training for women, a quarter felt it was a good way to prepare for a mixed environment and only two regarded it as indispensable.

Greece

Training institutions : Seven institutions provided information about their training programmes, six of which belong to the public sector and one is run privately.

Target groups : Aspiring members of co-operatives.

Duration and volume of courses : 20 to 1800 hours

Remuneration : Further training was in all cases remunerated. (33 women

took further training).

Provision : Special training for women (2 organisations) giving special emphasis to business management, personnel management, sales, marketing and finance with secondary emphasis on interpersonal relationships and planning and management of small to medium sized businesses.

Co-operative training in production skills (sewing, cutting, embroidery and weaving). Major significance is also given to interpersonal skills and secondary significance to management skills, sales, marketing, finance, economics and planning.

Opinion : The Greek women entrepreneurs present themselves as "self made" women, who think that the best condition to successfully create an enterprise to have entrepreneurial flair and funds at one's disposal. Only a moderate interest was expressed in business training and several of the women felt that training could be replaced by experience. They expected to be provided with inforamtion especially in the area of finance and also wanted to improve their self confidence and to harmonise more effectively their working and private life. 19 were in favour of specific training for women and only 3 opposed.

The author of the Greek report concludes that support packages providing different kinds of assistance to business starters would be the best way to get women into business. She also recommends that women set up co-operatives in order to compliment each other's weak and strong points.

Ireland

Training institutions : Three vocational training institutions were represented in the Irish survey all of which are financed by the public sector, namely Udaras na Gaeltachta (a regional development agency, AnCO the national training agency and APSO, the Agency for Personal Services Overseas.

Target groups :

- Individuals with feasible business plans, motivation
- The unemployed
- Third World development projets (African countries (APSO)
- Women entrepreneurs (AnCO)
- 16-25 year olds (AnCO under the Youth Self-Employment programme - YSEP), about a quarter of this lasts' uptake were women.

Duration and volume of courses :

- Full time courses four to six months for 35 hours per week
- 3 months
- 14 months

Provision : 25% of AnCO's courses are specifically for women, the pilot project "Women into Enterprise" was started in 1985. Courses are divided 50/50 between theory and practice, with ongoing advice provided on an individual basis.

Opinion : Further training needs were identified by the women entrepreneurs as being more specialist knowledge in their field of activity. As to specific courses for women opinions differ, half felt that courses specifically aimed at women were beneficial and half felt that mixed courses were better. Four of the women who had received AnCO's "Start your own Business" programme believed that "a course with a focus on positive discrimination, run by women who had already started their own enterprise, would be most beneficial".

Italy

Training institutions : The Italian sample of 19 institutions consisted mainly of private bodies offering training to both men and women.

Target groups :

- Training centred on individual needs
- Feasible business concepts and personal qualification
- Experienced entrepreneurs
- Women (4 organisations)
- Mixed training courses have 22% women

Provision : A range of model training projects were illustrated in the Italian sample introduced in 1986.

- "Nuova occupazione" (New occupation) initiated by Lega della Co-operative which aims at setting up a co-operative aimed at promoting business creation and assisting enterprises in the Emilia-Romagna region. Unemployed women are trained in business management and new technology skills to a high degree.

- "Servizi informatica" (Information service) sponsored by Lega della Co-operative Siciliana which features a group of women with special qualifications working as a co-operative and assisting other enterprises in the implementation of new technologies as well as supporting and offering exchange of information.

- Standardised business courses with limited business subjects.

Opinion : Established women entrepreneurs (trained and untrained) are interested in training that gives them more self confidence. However, 37% are opposed to specific training whilst 13% regard it as indispensable. Heiresses of family businesses considered vocational training as very important for their work, equally business women who had received training and those in the process of receiving training.

Luxembourg

Training Institutions : The Chamber of Trade and the Chamber of Commerce.

Target Groups : Crafts people with a master craftsman diploma

Duration of Courses :

- long 260 hours spread over 3 years
- short on specific subject i.e. taxation

Provision : Preparatory courses spread over 3 years but adapted to the needs of working persons contain elements such as general theory (law, accounting, calculation, administration and pedigrees for the purpose of training new employees) as well as technical and product theory.

Further training in the management and creation of a craft enterprise (Chamber of Trade). The proportion of women on these courses amounts to 15%.

Opinion : No specific training for women is offered although since 1985 information seminars have been provided for mainly wives who work in family enterprises in order to improve their status. The Luxembourg sample, equally, did not see specific training for women as necessary.

The Netherlands

Training Institutions : 9 institutions completed the questionnaire about vocational training in the creation and management of an enterprise. The mix was well represented between the private and public sector and traditional and "alternative" institutions, five of which offered special courses for women, which were instituted in 1984.

Target groups :

- Would be women entrepreneurs
- Unemployed
- Jobs threatened
- 25-40 year age bracket

Duration of courses : Varying in length from one evening to more than a year.

Provision : General courses in business management lasting more than a year (daytime as well as evening). Specialist courses, e.g. restaurant management (Alida de Jong). Most of the courses provided technical product knowledge along with management skills. There are specific measures for women entrepreneurs such as interpersonal relationships and confidence building. A crêche is provided. (Alida de Jong)

Opinion : Attitudes to specific training for women are very positive.

Portugal

Training institutions : 14 institutions responded to the CEDEFOP questionnaire concerned with vocational training in enterprise creation and management. They were mostly in the private sector with some financial support from the public sector or the European Community.

Target groups :

- Employed specialists or staff personnel
- Underprivilaged women wishing to start a co-operative or in a co-operative.

Remuneration : Management training for women in co-ops.

Provision : In 1985 the first training course on enterprise creation was offered. Ten trainees all of them men aged between 30 and 40 took the course, paying 10% of the costs of training and accommodation the other 90% being supplied by the state and the European Social Fund. 50% started an enterprise. Three bodies provide specific courses for women with financial aid from the European Commission, 25% of the time is devoted to theory and course content includes planning, finance, marketing and sales, personal development and co-operative self management as well as visits to established enterprises run by women. In one case a crêche is provided.

Opinion : The picture in Portugal is a very difficult one to unravel. On the one hand many women think that women entrepreneurs can do without training considering that determination, the spirit of enterprise, experience and good organisation are more important. On the other hand there is the impression that specific training for women is an important factor in the creation of an enterprise. For example 5 out of 35 women received training in business management, 3 of which took courses in co-operative management and their opinion of the courses, which were free of charge, remunerated and lasted 9 weeks, was that they should have taken place earlier.

Spain

Training institutions : 14 institutions responded to the questionnaire. Several did not give either name or address but many were training departments of employers' associations. All were funded privately with the addition, in some cases, of public money.

Target groups :

- Established entrepreneurs
- Middle management background
- 25-40 years old

Duration of courses :

- intensive day courses
- one week to four months

Provision : Special courses for women amongst them the "Association de Mujeres Empresarias" (ASEME) in the management of small and medium sized enterprises for six organisations.

Opinion : 78 women responded to the questionnaire mostly from well established businesses that had been in existence for many years. 25 out of the sample had received vocational training in the creation and

management of an enterprise and were satisfied with the training provision. 35 had no opinion about special training for women and of those who did about half were in favour and half were opposed and even rejected it as being harmful.

United Kingdom

Training institutions : 11 organisations responded to the CEDEFOP questionnaire 8 of which had special training for women.

Target groups :

- unemployed
- women
- under 25's
- housewives
- Afro Caribbean

Remuneration : 6 organisations provide remuneration.

Provision : Open learning, that is to say one day sessions in any location, at home, in the factory, in the field. A high incidence of practical work incorporating "learner centred action learning", "self directed learning", "self governing by learning information relating to the local economy, an approach relevant to real life and flexibility". The majority of courses show a flexible approach to instruction and obstacles to groups participating in courses are widely removed. Special provision for the disabled is provided (ICOM Women's Link-up), access for wheelchairs, provisions for the blind.

Opinion : All the women were in favour of specific training provision and interested in advanced courses.

CHAPTER 7

Future Trends

The results of the CEDEFOP survey can be said to indicate a number of future trends. If one studies briefly the historical context of female entrepreneurship in the Community and the progress of women's enterprises, the trade sectors in which they fall, the types of training favoured by women and the types of training women receive, it is possible to discern the beginnings of a pattern.

Historical Context

To study the historical background, on a broad basis, of female entrepreneurship Community wide, it is necessary to take into consideration various factors. The most important of these being the cultural and the socio-economic character of each country. Simplistically it can be said that countries fall on either side of these two criteria. For example the cultural tradition that restricts women entrepreneurs and that which has progressed to greater awareness of women's place in the work force; and the rate of unemployment which seems to lead to the promotion of special measures to encourage independant enterprise as a whole and of course women as an adjunct to that.

It may be a good idea here to ask the question - Are women entrepreneurs as a specific group always seen as an adjunct to the main aim of encouraging enterpreneursnip? The answer is more complicated. To give some examples :

The Netherlands :

Up to quite recently the sum of female entrepreneurship was comparatively low, but with the instigation of a number of quite innovative measures to encourage entrepreneurship the picture is changing rapidly. The Vouenwerk network and the Alida de Jong school, together with the new loan guarantee scheme set up by the

government, have served to increase the numbers of female entrepreneurs considerably.

"The rise in the number of women on the labour market is likely to continue, and the Central Planning Bureau projections indicate that over the coming decades the proportion of women working outside the home will increase to 64%. This trend will affect the number of women entrepreneurs."

(L. Van der Meer)

"The percentage of women running new enterprises has risen from 10% in 1979 to 16.6% in 1984."

(L. Van der Meer)

United Kingdom

Until quite recently vocational training for women entrepreneurs specifically did not exist. Now, however, the number of training bodies that have sprung up that deal specifically with women entrepreneurs has increased dramatically. Apart from the courses that have been provided by traditional bodies such as Manpower Services, an alternative group of bodies, many of them springing from the disbandment of ICOM Women's Link-up in 1986, have been formed. These bodies concentrate on the "co-operative" aspect of female entrepreneurship, they consider this to be one of the most popular forms of enterprise that women consider.

Italy

The emphasis on new technology is relatively advanced in Italy. The example of "Nuova occupazione" in the Emilia Romagna region is a case in point, where the emphasis is on a high degree of proficiency in new technology skills along with business management skills. Equally "Servizi informatica" provides information and advice on the implementation of new technology skills. Both these bodies are co-operatives and reinforce the observation that the co-operative

structure of shared responsibility, as well as the relatively low key nature of the image of co-operatives, serves very well to encourage women entrepreneurs to approach the learning of new technology.

Women entrepreneurs follow (still) a very traditionally female trade sector (see Trade Sectors). However, with the example of Italy and an increased awareness of women's place in the economy of a country, this is slowly changing.

CHAPTER 8

OVERVIEW

It may seem, from the previous pages, that the CEDEFOP survey has raised more questions than it has answered. This is extremely useful, however, for obvious reasons. Namely : The survey pointed the way to more in depth research, identified the areas where possible examples of innovative methods of vocational training are carried out (e.g. Nuova Occupazione, Servizi Informatica, Italy; innovative use of materials, U.K.) and the possible implementation of these practices, identified a number of types of women entrepreneurs, their characteristics, needs and expectations and served to highlight not only new areas of research but also different methods of research that would elicit more detailed information in a number of areas.

This chapter will attempt to bring together the insights obtained from the survey and to link the findings. The following chapter (Conclusions and Recommendations) will serve to point the way to future work.

It is not the purpose of this chapter to repeat in detail the findings of the CEDEFOP survey, however a "thumbnail" sketch of the situation as seen from the perspective of the survey would be useful.

The picture, Community wide, is of a rising tide of female entrepreneurship. Taken in context, entrepreneurship is a very current issue in any case, but the awareness of women's place in the job market is, slowly, being hightened; due in part to surveys of this nature and the implementation of Equal Rights Legislation Community wide. It is important to point out at this juncture that the effects of Equal Rights Legislation differ from country to country, possibly because of the cultural, historical and traditional conditioning moves that obtain. Nevetherless, ignoring if possible for the moment these particular aspects, there is a distinct improvement in the lot and opportunities of female entrepreneurs (Netherlands, Portugal, France) that in spite or sometimes because of the cultural attitudes has resulted in enterprises run by women where they were not expected ten years ago.

Of course the sectors that women's enterprises fall into (as far as the information received from the survey is concerned) very strict categories which are traditional in nature, e.g. services, catering (see Trade Sectors) and this is also born out by the Eurostat figures for 1984 (see Trade Sectors). Women it seems are still establishing enterprises that incorporate the "housewifely" skills. Having said this a new type of enterprise is in the ascendant that is predominantly a-sexual (see Trade Sectors) that of information, advice and data, an interesting development that has yet to be satisfactorily explained in terms of our own research.

The paucity of enterprises in male dominated trade sectors such as building, engineering etc. and also the resistance to New Technology offers further scope for investigation. The fact the women do not, as a rule, entertain the idea of establishing an enterprise in these sectors is self explanatory on the one hand; namely that their attitude reflects their cultural and educational background, women and girls are still seen as the traditional homemakers and even when other skills are offered in their early education it is still understood that they must also concentrate on domestic skills, conversely for boys more emphasis is put on learning manual/engineering/new technology skills and boys are still seen as the principal bread winner. This results in less emphasis on domestic skills even where the ideology of shared professional and domestic skills is present (which is not often). It is therefore indicated that an investigation into the blocks that exist to establishing enterprises of a less traditional nature, the percentage of women who, if given the right encouragement and training, would establish just such an enterprise. It follows then that not only specific vocational training for women but even more specific training practices for women wishing to set up a non-traditional enterprise should be investigated, together with successful examples, if they exist. We have the example of Nuova Occupazione and Servizio Informatica in Italy of concentration on new technology but no examples of any other sort of specifically non traditional training to draw from.

So, if we bring together the Trade Sectors in which women's enterprises predominantly fall and the type of training that is offered we appear to

have a fairly good match. Nevertheless the opinion of would be women entrepreneurs as to other types of training, not necessarily specifically for women but slanted towards encouraging women to enter more non-traditional trade sectors, would be valuable.

Training provision (from our survey) seems to concentrate more or less on a 50/50 mix of theory and practice. The question arises here whether this is the ideal module? It may well be since this is what is offered. However, training provision is governed by the opinion, predominantly, of the trainers who it appears (although this is not certain as our survey did not cover this point specifically) are trainers by virtue of their pedagogic skills rather than their practical skills. It is also a valid point that until experience of a new type of training is obtained no real opinion as to what kind of mix (theory and practice) is best. The encouragement to run pilot training projects in each Member State incorporating innovative ways of implementing training procedure and theory/practice ratios would be valuable in terms of identifying a successful set of modules on which to base the "ideal training module". (See Conclusions).

There is little doubt that women entrepreneurs see vocational training as necessary but the question of how they would best benefit from what type of training is only partially answered. Although there are a number of women in our survey who did not receive vocational training and saw no need for it the majority were in favour and a reasonable proportion were in favour of specific training for women. We should point out, however, that this may be because of the method employed by a number of the researchers of disseminating the questionnaire, i.e. through training bodies. A procedure by which further information can be gathered from women entrepreneurs themselves, whether or not in receipt of vocational training, from as many trade sectors and regions (isolated or not) as possible is indicated. This could be complicated and difficult to carry out but if we are to discover precise needs it is necessary.

As to vocational training practices, new types of practices may well be springing up all the time, it is hard to tell from our survey where these may be although an indication of alternative training bodies exists in the

Netherlands and U.K. samples. The question arises as to whether this type of provision exists in any of the other Member States. We have discovered a number of different "ideals" behind some of the training practices, co-operative (Italy, Portugal, Greece, U.K.) help for underprivilaged women (Netherlands, Germany) concentration on highly qualified women entrepreneurs (Luxembourg) to name a few. Are all these ways of approaching vocational training necessary across the board in all Member States. This is to say, should provision cover all ideals, aspects, methods and types of training? And if so in what proportions? What seems to be indicated in our survey is a flexible approach to vocational training so that needs may be met when and where they are identified. This brings us back to the possible usefulness of pilot projects to standardise in as flexible way as possible training provision throughout the Community.

The last question that comes to mind after studying the survey and these pages is that of simplification. Is the provision of a complicated training programme that incorporates flexibility but is standard throughout the Community necessary? Or would it be better to provide a large number of different modules, each one designed to fulfil a particular need but which can be chosen one by one by women entrepreneurs, in order to fulfil their needs. In other words, the provision of a menu of training modules on offer in order that women entrepreneurs can select their own training path, but with the opportunity of taking further training when a new need is identified.

The whole question of training provision and needs is an extremely complicated one and the possibility of drawing even a few hard and fast rules from one survey is remote. Nevertheless, armed with the information that we have gathered hitherto we are presented with a picture, albeit incomplete, of what obtains. It only remains for the details to be filled in and this will take some very careful thought as to how to proceed. This report points the direction to take in order to elaborate on the different aspects of provision and need.

CHAPTER 9

CONCLUSIONS

A summing up of the conclusions reached from the results in this survey is necessary to tie any loose ends together.

The women entrepreneurs in the CEDEFOP sample present themselves as determined well informed women pledged to make a success of their businesses without recourse to inheritances or "hand outs". They, nevertheless, operate in a highly traditional set of trade sectors and although they may consider that entrepreneurial flair is one of the most important assets in the setting up and running of a business, they also express the need for further training in such subjects as financial control, management of personnel and the ability to expand their businesses.

Because so many women's enterprises are so small the last need, that of expansion, is a very crucial one. Many women entrepreneurs, it has been observed, think "small" for a number of reasons that can be explained by the need to harmonise and manage both their working and domestic life. But this is surely not the only reason and it is unclear what the others can be.

Vocational training specifically for women is popular on the whole with notable exceptions (Luxembourg, Belgium, France and Spain). It has been said before that the provision of such training is essential to fulfil an obvious need, but that much deeper research into the type of such provision and the need for innovation is called for. Ways of learning about entrepreneurship are quite rigid it appears in that the provision of vocational training concentrates on a 50/50 mix of theory and practice, although the trainers themselves are not practicing entrepreneurs. An enquiry into the value of more practical teaching methods with trainers whose entrepreneurial experience is current is indicated.

A forum for the discussion and examination of various aspects of female

entrepreneurship in terms of their immediate training needs, further training needs as opposed to what exists regionally, as well as nationally, and in an historic context would be good here.

CEDEFOP should expand the scope of this survey to the next stage and look towards a number of questions hitherto only incompletely answered.

- What type of trainers are necessary to implement the kind of training that is needed?

- What innovative training methods exist that have not been covered hitherto?

- What purpose do they serve? Do they for example serve to bring home more efficiently the practices and skills needed for entrepreneurship? Are their applications especially suited to women entrepreneurs?

- What special needs do women entrepreneurs have? (Apart from more self confidence) and how can these be met?

- What kind of follow up courses are called for?

- What duration?

- What form should they take? For example "on the job" training, day release, short courses (weekends).

- What kind of follow up support is necessary in terms of advice and guidance?

- How much data is available on the progress and spread of female entrepreneurship?

- How can this data be gathered into a report to further the aims of the CEDEFOP survey?

- Are isolated pockets of would be women entrepreneurs being reached?

- If so what kind of provision is being made for them and is it effective?

- If not, why not?

It will be possible to use the CEDEFOP report to carry out a much more exhaustive study into the needs of women entrepreneurs in detail and the training provision in all its complexity and at regional level, in order to formulate an ideal training module. Flexibility has been mentioned before in this report and from this stance a module to suite all types and conditions of women entrepreneur and in the light of our findings.

CHAPTER 10

RECOMMENDATIONS

Training Provision
Women Entrepreneurs
The 'ideal' training module

The CEDEFOP survey does not pretend to constitute an 'in depth' study of the vocational training provision that exists in each Member State. Nevertheless our samples have thrown up some interesting questions :

1) What kind of training provision is available?
2) What are the types of women entrepreneurs who need training?
3) What are their needs?
4) What is the ideal training module? If indeed there is one.

Training Provision

The view of the majority of trainees to the training provision they received is satisfactory, although this raises the point that if the question of an 'ideal' module were envisaged would there be some changes made? One can only conclude in the affirmative. For instance the matter of the qualification of trainers. Several women asked for female trainers who had already established their own enterprise. This is an important factor when part of the business "know how" is already supplied by 'outside' experts who play only a marginal role in the courses. The trainers themselves do not need to be experts in every field, their task is to assit trainees in acquiring and implementing their knowledge and information passed on to them and to encourage them to develop their business plans. It follows from this that the dual qualification of business experience together with teaching skills is indicated.

Interest on both sides, the women entrepreneurs and the training institutions, is low as regards training in new technology for women.

There is a phenomenon here that is common to all 12 countries in that women appear to see themselves still in a traditional trade sector role. This does not include all male dominated trade sectors, but does include the one of new technology. It is therefore important that conciousness should be raised in this area. There are indications of a change in attitude, e.g. in Italy young women are beginning to be more aware of the possibilities.

In the opinion of the supporting institutions women entrepreneurs tend to "think small". Although this per se is not a bad thing the reluctancy to expand can be viewed as a phsycological characteristic of women entrepreneurs. The CEDEFOP survey produced some evidence for this in that on average the women entrepreneurs had very few employees and the smallest enterprise showed the least tendancy to grow. This can also be explained by the trade sectors many women entrepreneurs choose and also by the financial scope of women's enterprises, it is also possible that women choose a small enterprise because it is more readily manageable and in step with their distribution of time between work and the home.

Opinion on special training for women proved to be quite controversial in some cases but on the whole the indications are positive. (100 out of our sample, over one fifth.) The women did not regard the provision as being discriminatory but rather as catering to special needs such as confidence building, identification of skills and interpersonal skills. They do not see themselves as necessarily a separate group and are shown to be motivated rather than discouraged by exposure to a group that does not fit clearly into the classical definition of a business creator.

The outcome of the courses provided in our sample are not discernible so it is impossible to form a conclusion as to whether a higher percentage of female trainees actually started a business after mixed or women only courses. Only one institution provided information of this kind. The Irish Industrial Training Society (ANCO) observed that a higher percentage of women (75%) in mixed than in women only courses actually started a business, but did not explain the phenomenon.

Women Entrepreneurs

From the CEDEFOP sample the women entrepreneurs can be said to have one thing in common and that is that they run small to medium sized enterprises. Nevertheless each country has carried out the survey in a different way and because of this the picture we are left with is a very mixed one. On the one hand we have the established women entrepreneurs of Spain who are predominantly from middle management, of a more advanced age in many cases than the others and who regard specific training for women as harmful in some cases. Then in between there are the craftswomen of Luxembourg where legislation is such that the establishment of a craft enterprise is hampered (which reflects the unemployment or in this case employment figures of that country - see "Putting in Perspective"). The determined business women of France and French Belgium who all three consider specific vocational training to be largely unnecessary. On the other end of the scale there are the unemployed under privilaged women of Germany and the Netherlands who see vocational training as being entirely necessary together with the women who run small enterprises in Denmark and the United Kingdom who are in complete agreement.

It is fair to point out here that the German, Netherlands and U.K. samples favour this opinion because of the proportion of bodies providing special measures for women who responded to the questionnaire. .

The Ideal Training Module

The CEDEFOP survey can be said to present some idea of the "Ideal" training module, an idea which is by no means complete but serves to highlight some useful points. Specific training should be available to women in every case (with the possible exception of Luxembourg). The opportunity to identify training needs is absent if those needs are not being met anywhere along the line. Greater emphasis on new technology and the raising of awareness of its value is of prime importance. Trainers qualified not only in training but also in the management of an enterprise, that is to say existing entrepreneurs, are also needed. The possibility of receiving further training in specific skills such as

personnel management, accounting and finance, marketing, forward planning and production techniques should be in built elements of all vocational training courses. After all, who is to say that trainees encounter the same problems across the board in the creation and management of their enterprise. For example an enterprise that is designed originally to remain small may well find itself explanding and the skills learnt to manage the small enterprise are not always sufficient when it comes to a larger one. In this case greater awareness of the possibility of expansion should be an integral part of training courses.

A flexible approach to training is also important.

Recommendations

In order to look into the whole question of vocational training in the management of an enterprise institutions should be provided with suggestions for the improvement of their training courses in order to start a debate on the matter. They should be encouraged to put more emphasis upon the subject of new technology and the development of appropriate training modules in this area. The experiences of training carried out by "Nuova occupazione" and "Servizi d'informatica" in Italy could be useful here.

Organisations should be asked and encouraged to offer modules concerning the conditions of the growth of enterprises for their trainees and for the purposes of research.

We also advise CEDEFOP to focus research on the special training schemes for under privilaged women which have already been mentioned in some of the national reports (Portugal, Germany and the Netherlands). Problem areas are usefully highlighted and, with further research, could throw up some helpful points.

Questions which immediately arise from the survey are these :

1) The trainers on the courses for underprivilaged women need to have not only teaching skills but also entrepreneurial experience. Is this a possible way of improving all types of vocational training?

2) Following on from this, the courses concentrate on the domestic skills the women have acquired in their work as housewives and use them in training and as a prerequisite for this kind of training. Does it follow then that a more individualised, flexible and practical approach to training in terms of not only management know-how but production techniques is needed?

3) New technology is an area that is frquently avoided by women entrepreneurs in a large number of cases. What, therefore, would be the best mothod of appraoching the "demystification" of this subject in order to promote new technology enterprises?

4) The women on the courses for underprivilaged women (Portugal, Germany and the Netherlands) have an unorthodox approach to entrepreneurship by virtue of the fact that they have been isolated from entrepreneurial activity until they received training. They therefore have had the chance to develop innovative ways of managing an enterprise including co-operation and self management. How might these new models be used in training to widen the scope of vocational training in the presentation of the role models for the creation and management of an enterprise?

There can be no doubt that further debate and research is necessary to obtain an in depth view of vocational training provision and the needs of women entrepreneurs in order to begin to construct modules that are more efficient and apply to all levels and types of entrepreneurs.

October 1987
Annie May

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